

Refinancing
student loans
with SoFi saves
an average of
\$288 a month¹.



Refinance at **SoFi.com/OneBeacon** to get a **\$300 welcome bonus²** with your loan.



How to apply:

1. Find your rates at:
SoFi.com/OneBeacon
2. If approved, select
your rate and term
3. Upload identity, income
and loan information



Why refinance with SoFi?

Serious Savings

Variable rates start at 2.815% APR and fixed rates start as low as 3.350% APR (with AutoPay).*

Federal + Private

Consolidate and refinance both federal and private loans; ParentPlus loans also eligible

No Extra Fees

No application or origination fees. No prepayment penalties.

Community Benefits

Networking, career strategy services, member dinners, and more.

Best-In-Class Customer Support

We're here to help 7 days a week by phone, email, chat and social. Call us at **855-456-7634** or email us at **ask@sofi.com**.

Get your **\$300 welcome bonus²** at **SoFi.com/OneBeacon**

Checking your rate will not affect your credit score.

*Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. Fixed rates from 3.350% APR to 6.750% APR (with AutoPay). Variable rates from 2.815% APR to 6.740% APR (with AutoPay). SoFi rate ranges are current as of February 1, 2017 and are subject to change without notice. Interest rates on variable rate loans are capped at either 8.95% or 9.95% depending on term of loan. Lowest variable rate of 2.355% APR assumes current 1 month LIBOR rate of 0.78% plus 1.575% margin. Not all borrowers receive the lowest rate. If approved for a loan, the fixed or variable interest rate offered will depend on your creditworthiness, and the term of the loan and other factors, and will be within the ranges of rates listed above. For the SoFi variable rate loan, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and may change monthly. APRs for variable rate loans may increase after origination if the LIBOR index increases. The SoFi 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. SoFi refinance loans are private loans and do not have the same repayment options that the federal loan program offers such as Income Based Repayment or Income Contingent Repayment or PAYE. SoFi loans not offered to residents of Nevada. Other state restrictions may apply. See eligibility requirements at sofi.com/legal. Licensed by the Department of Business Oversight under the California Finance Lender Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636. ¹See sofi.com/disclaimer1. ²Welcome bonus will be issued electronically once you become a SoFi borrower; you have submitted a completed application with documents and your loan has been disbursed. Offer good for new customers only. Above: As of Oct 2, 2017.