

Get to your goals faster. Start by refinancing your student loans.



C.CRS
Harikrishnaprasad Manam
15D
15 Alfred Rd
Milford MA 01757-1461



Claim your prequalified¹ offer only at
SoFiRefi.com

Enter confirmation # **SLMY5J-49272651**
before **06/27/2025**.

Harikrishnaprasad,

If you feel like student debt is putting your life on pause, refinancing student loans with SoFi could give you a fresh start. Our goal is helping our members get their money right, and getting control of student debt is a great first step.

Refinancing can help **reduce the cost** of your loans, leaving you with more cash for living the life you want.

- Choose a shorter term and pay off debt sooner.
- You could save thousands in interest over the life of your loan.
- Consolidate all your student loans into one easy payment.
- No fees required.

Our competitive rates can help you save.

Fixed rates start at 4.49% APR* and range up to 9.99% APR* with a 0.25% autopay discount and a 0.125% SoFi Plus discount.* (See letter back for details.)

You're prequalified, so it's fast and easy to apply. Visit **SoFiRefi.com** to view your rate in minutes.

See the enclosed insert for even more member benefits.

**Refinance your
student loans in 3 easy steps:**

1

Go to SoFiRefi.com

Enter your confirmation number.

2

View your rate in 2 minutes.

It won't impact your credit score.*

3

Complete the easy online application.

Choose the terms that work for you and sign electronically.

Claim your prequalified offer only at

SoFiRefi.com

Enter confirmation #
SLMY5J-49272651
before **06/27/2025**.

¹See reverse for important details.

*Rate range shown is current as of 3/21/25 and subject to change based on market conditions. See reverse for more details.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-5-OPTOUT (1-888-567-8688). See PRESCREEN AND OPT-OUT NOTICE on the other side for more information about prescreened offers.

SoFi Student Loan Refinancing: Frequently Asked Questions

Can I refinance both federal and private student loans?

Yes! You can refi both types of loans with SoFi, and you can combine multiple loans into one.

When is the best time to refinance?

The earlier you refinance to a lower loan rate, the more money you will save. Even if you're in your grace period, interest accrues for unsubsidized federal loans. SoFi will honor the first six months of any existing grace period of the loans you refinance with us.

What info do I need for a refi?

Have your current loan servicer login info on hand, or a copy of your loan statement (if you have multiple loans, be sure to have the info for each one). You'll need a paystub or tax return that shows your income, and you may also need your driver's license or passport.

When will my previous loans be paid off?

The funding process takes about 7-15 days. The funds are sent to your current service providers, via ACH or USPS, to pay off your loans. Your payment with us won't be due for 30-45 days from the date we sent the funds to those previous loan(s).

Can I add a cosigner?

Yes, adding a cosigner is easy and could help improve your application strength, but may add additional time to the application review process.

Have more questions? Call 1-844-984-7634

Monday-Thursday 5am-7pm PT | Friday-Sunday 5am-5pm PT

You're already prequalified!

Claim your offer only at **SoFiRefi.com**

Enter your exclusive confirmation number.



SoFi Bank, N.A. is a nationally chartered bank.



INVESTMENTS ARE NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY TERMS AND DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME To qualify for refinancing, you must fulfill all SoFi eligibility requirements. SoFi only refinances student loans totaling at least \$5,000 that you used to fund tuition at an eligible Title IV accredited school where you were enrolled at least 50% time. Loans currently being used to fund education for actively enrolled students are not eligible for refinancing. For more detail, see SoFi.com/eligibility. **Lowest rates reserved for the most creditworthy borrowers. You may pay more interest over the life of the loan if you refinance.**

Notice: SoFi Refinance Student Loans are private loans. When you refinance federal loans with a SoFi loan, YOU FORFEIT YOUR ELIGIBILITY FOR ALL FEDERAL LOAN BENEFITS, including all flexible federal repayment and forgiveness options that are or may become available to federal student loan borrowers including, but not limited to: Public Service Loan Forgiveness (PSLF), Income-Based Repayment, Income-Contingent Repayment, extended repayment plans, PAYE or SAVE. Information current as of 3/21/25 and subject to change. SoFi Refinance Student Loans are originated by SoFi Bank, N.A. Member FDIC. NMLS #696891 (www.nmlsconsumeraccess.org).

To check the rates and terms you may qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

⁶Awards or rankings from Money are not indicative of future success or results. This award and its ratings are independently determined and awarded by their respective publications.

⁷Fixed rates range from 4.49% APR to 9.99% APR with 0.25% autopay discount and 0.125% SoFi Plus discount. Variable rates range from 5.99% APR to 9.99% APR with 0.25% autopay discount and 0.125% SoFi Plus discount. Unless required to be lower to comply with applicable law, Variable Interest rates will never exceed 13.95% (the maximum rate for these loans). SoFi rate ranges are current as of 3/21/25 and are subject to change at any time. Your actual rate will be within the range of rates listed above and will depend on the term you select, evaluation of your creditworthiness, income, presence of a co-signer and a variety of other factors. **Lowest rates reserved for the most creditworthy borrowers.** For the SoFi variable-rate product, the variable interest rate for a given month is derived by adding a margin to the 30-day average SOFR index, published two business days preceding such calendar month, rounded up to the nearest one hundredth of one percent (0.01% or 0.0001). APRs for variable-rate loans may increase after origination if the SOFR index increases. You may pay more interest over the life of the loan if you refinance with an extended term.

Autopay Discount: 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. This benefit will be removed during periods in which you do not pay by automatic deduction from a savings or checking account. The benefit lowers your interest rate but does not change the amount of your monthly payment. This benefit is suspended during periods of deferment and forbearance. **Autopay is not required to receive a loan from SoFi.**

SoFi Plus Discount: To be eligible to receive an additional (0.125%) interest rate reduction on your Student Loan Refinancing (your "Loan") for enrolling in SoFi Plus, you must enroll in SoFi Plus within 30 days of Loan funding, either by receiving a Direct Deposit to your SoFi Checking and Savings account, or by paying the SoFi Plus Subscription Fee. Once eligible, you will receive this discount during periods in which you have received Direct Deposit to your SoFi Checking and Savings Account, or during periods in which SoFi successfully receives payment of the SoFi Plus Subscription Fee. This discount lowers your interest rate but does not change the amount of your regular monthly payment. This discount will be removed during periods in which SoFi determines you have turned off Direct Deposit to your Checking and Savings account or in which you have not paid the SoFi Plus Subscription Fee. SoFi reserves the right to change or terminate this interest rate reduction offer for unenrolled participants at any time without notice. **You are not required to enroll in Direct Deposit or to pay the SoFi Plus Subscription Fee to be eligible for Loan approval.**

⁸SoFi Plus members can schedule an unlimited number of appointments with a financial planner during periods in which the SoFi Plus member meets the eligibility criteria set forth in section 10(a) of the SoFi Plus Terms and Conditions. SoFi members who are not members of SoFi Plus can schedule one (1) appointment with a financial planner. The ability to schedule appointments is subject to financial planner availability. SoFi reserves the right to change or terminate this benefit at any time with or without notice. Advisory services are offered by SoFi Wealth LLC, an SEC-registered investment adviser. Information about SoFi Wealth's advisory operations, services, and fees is set forth in SoFi Wealth's current Form ADV Part 2 (Brochure), a copy of which is available upon request and at www.adviserinfo.sec.gov.

⁹Terms and conditions apply. SoFi Checking and Savings offered by SoFi Bank, N.A. Loans originated by SoFi Bank, N.A. NMLS #696891 (www.nmlsconsumeraccess.org). Equal Housing Lender. Brokerage products offered through SoFi Securities LLC, member FINRA/SIPC. SoFi Money® is a cash management account, which is a brokerage product. SoFi Securities LLC is an affiliate of SoFi Bank, N.A. Advisory services are offered through SoFi Wealth LLC, an SEC-registered investment adviser. The SoFi Credit Card is issued by SoFi Bank, N.A. pursuant to license by Mastercard® International Incorporated and can be used everywhere Mastercard is accepted. SoFi Bank, N.A. Member FDIC. ©2025 Social Finance, Inc.

¹⁰\$1,000 Value of SoFi Plus membership: The value of a SoFi Plus membership varies depending on benefits used and there is no guarantee you will reach any specific value. \$1,000 value assumes a SoFi Plus member uses the following benefits in the year: \$6,000 deposited in a high yield savings account, \$27,000 spent on the SoFi Unlimited 2% Credit Card, and one additional annual session (beyond the basic benefit) with a financial planner. Other benefits may be available. Rewards points redeem at a rate of 1 cent per every point. SoFi Plus member must be approved for a SoFi Credit Card in order to receive the corresponding benefit. Savings and spend assumptions are based on median activity from existing SoFi Plus members for the period of 10/16/2023-10/16/2024.

¹¹\$10 subscription fee: Subscribers are billed every 30 calendar days based on the initial date of subscription.

To stop receiving offers from SoFi specifically, please visit SoFi.com/optout, or write to: SoFi 2750 East Cottonwood Pkwy, Suite 300, Salt Lake City, UT 84121

PRESCREEN AND OPT-OUT NOTICE: You received this "prescreened" offer of credit because we used information from your credit report to determine that you satisfied certain criteria. This offer is not guaranteed if you do not meet our criteria. However, if you do not want to receive prescreened offers of credit from us and other companies, you may exercise the right to not be included on prescreened lists by calling the consumer reporting agencies toll-free at 1-888-5-OPTOUT (1-888-567-8688), visiting the website at www.optoutprescreen.com, or writing to: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123, TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505, Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013.

SOFI BANK, N.A. REFI EDUCATION LOAN VARIABLE RATE APPLICATION AND SOLICITATION DISCLOSURE

Loan Interest Rate & Fees

Your starting interest rate will be between

6.37%

and **10.37%**

After the starting rate is set, your rate will then vary with the market.

Your starting interest rate (upon approval).

The starting interest rate you pay will be determined after you apply. It will be based on your credit history and other factors (cosigner credit, term of your loan, etc.). If approved, we will notify you of the rate you qualify for within the stated range.

Your interest rate during the life of the loan.

Your rate is variable. This means that your rate could move lower or higher than the rates on this form. The variable rate is based on the 30-day average Secured Overnight Financing Rate (SOFR) as published by the Federal Reserve Bank of New York. For more information on this rate, see the Reference Notes.

The rate will not increase more than once per month. The maximum rate for your loan is 13.950%.

Loan Fees

Application Fee: \$0

Origination Fee: The fee that we charge to make this loan is 0%

Loan Guarantee Fee: 0%

Repayment Fee: 0%

Late Charge: 0%

Returned Check Charge: \$0

Loan Cost Examples

The total amount you will pay for this loan will depend on the actual amount required to pay off the loans you select for consolidation. This example provides estimates based upon different repayment options available to you.

Repayment Option	Amount Provided (amount paid to others on your behalf)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid Over Entire Loan Term (includes associated fees)
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.57%	5 years starting after your first payment	\$12,621.60
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.84%	7 years starting after your first payment	\$13,875.96
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.84%	10 years starting after your first payment	\$15,752.40
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.84%	15 years starting after your first payment	\$19,166.40
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	10.24%	20 years starting after your first payment	\$23,544.00

About these examples.

The repayment examples are based on the Loan Amounts and Loan Terms shown in the above table. They are based on the highest starting rate charged as of 3/21/25. The examples assume that the borrower begins repayment one month after disbursement.

Federal Loan Alternatives and Disclosure Regarding Benefits

Loan Program	Current Interest Rates by Program Type for loans with a first disbursement between July 1, 2024 and July 1, 2025*	
PERKINS for Students	5.00% fixed	
DIRECT LOANS for Students	6.53% fixed 6.53% fixed 8.08% fixed	Undergraduate Subsidized Undergraduate Unsubsidized Graduate Unsubsidized
PLUS for Graduate/Professional Students	9.08% fixed	Federal Direct PLUS
PLUS for Parents	9.08% fixed	Federal Direct PLUS

***NOTICE:** If you are a federal student loan borrower, you should consider all of your repayment opportunities including the opportunity to refinance your student loan debt at a lower APR or to extend your term to achieve a lower monthly payment. Please note that SoFi refinance loans are private student loans and do not have the same repayment options that the federal loan program offers, or may become available, such as Public Service Loan Forgiveness, Income-Based Repayment, Income-Contingent Repayment, PAYE or SAVE.

You may qualify for federal education loans.

For additional information, contact your school's Financial Aid Office or the Department of Education at: www.studentaid.gov

- Private education loans are not eligible to be included in a Federal Direct Consolidation Loan.
- You may be able to consolidate your outstanding federal loans into a Federal Direct Consolidation Loan. The current interest rate for a Federal Direct Consolidation Loan is the weighted average of the interest rates being consolidated rounded up to the nearest one-eighth of one percent.
- Think carefully before taking out a SOFI BANK N.A. ReFi Education Loan to pay off your federal loans. If you refinance your federal loans through this SOFI BANK N.A. ReFi Education Loan, you will not be able to select income-based repayment, income-contingent repayment, or other flexible payment plans that are available to federal student loan borrowers. In addition, federal student loans offer deferment and forbearance options that are not available to you if you take out a SOFI BANK N.A. ReFi Education Loan.
- See studentaid.gov/understand-aid/types/loans/federal-vs-private for a description of the benefits and repayment options available to federal student loan borrowers.

Next Steps

1. Find Out About Other Loan Options.

The Federal Direct Consolidation Loan may have benefits and terms not detailed on this form.

2. To Apply for This Loan, Complete the Application.

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Variable Interest Rate

- Your loan has a variable interest rate that is based on a publicly available index, the 30-day average Secured Overnight Financing Rate (SOFR) rounded to the nearest one hundredth of one percent, which is currently 4.36%. For purposes of calculating your variable rate, the SOFR index may never be less than 0.00%. Your rate will be calculated each month by adding a margin between 2.01% and 6.01% to the 30-day average SOFR.
- In the event the 30-day average SOFR is no longer available or has been replaced, you agree that we may select and apply a comparable successor or replacement index to calculate your interest rate. We agree to promptly provide you with written notice of any such change. Any such successor or replacement index will be applied consistent with industry practice, which may also require an adjustment to the margin added to the index.
- The rate will not increase more than once per month. The maximum rate for your loan is 13.950%.
- The interest rate can never be less than 0.00%.
- If the interest rate increases, your monthly payments will be higher.

Disclosure Regarding Federal Loans

- See your loan agreement for important disclosures about the consequences of refinancing federal student loans in this SOFI BANK N.A. ReFi Education Loan.

Autopay Discount

- If you make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account, the Variable Rate will be reduced by one-quarter of one percent (0.25%) for so long as you continue to make such automatic, electronic monthly payments. This benefit is suspended during periods of deferment and forbearance. Autopay is not required to receive a loan from SoFi.

SoFi Plus Discount:

- To be eligible to receive an additional (0.125%) interest rate reduction on your Student Loan Refinancing (your "loan") for enrolling in SoFi Plus, you must enroll in SoFi Plus within 30 days of loan funding, either by receiving a Direct Deposit to your SoFi Checking and Savings account, or by paying the SoFi Plus Subscription Fee. Once eligible, you will receive this discount during periods in which you have received Direct Deposit to your SoFi Checking and Savings Account, or during periods in which SoFi successfully receives payment of the SoFi Plus Subscription Fee. This discount lowers your interest rate but does not change the amount of your regular monthly payment. This discount will be removed during periods in which SoFi determines you have turned off Direct Deposit to your Checking and Savings account or in which you have not paid the SoFi Plus Subscription Fee. SoFi reserves the right to change or terminate this interest rate reduction offer for unenrolled participants at any time without notice. You are not required to enroll in Direct Deposit or to pay the SoFi Plus Subscription Fee to be eligible for loan approval.

Repayment Options

- This SOFI BANK N.A. ReFi Education Loan does not have a grace period. Monthly payments of principal and interest begin the month after the loan proceeds are disbursed unless we grant you a deferment and align your repayment begin date to the expiration of the grace period on the federal student loans that you are refinancing with us. You understand that interest will continue to accrue during this deferment period and that accrued interest will be capitalized at the end of this deferment period.

Borrower Eligibility Criteria

- Must be at the age of majority or older in state of residence at the time of loan application.
- Must have previously enrolled or graduated from a SoFi-eligible School and Program of Study.
- Currently Enrolled Students: Loans currently being used to fund education for actively enrolled students are not eligible for refinancing. For instance, if you're presently enrolled in a graduate program, SoFi can refinance your undergraduate loans, but not the loans you're using for your graduate degree until you've completed the program.

Cosigner Eligibility Criteria

- Must be at the age of majority or older at the time of loan application.

Bankruptcy Limitations

- If you file for bankruptcy, you may still be required to pay back this loan.

Discharge for Parent Borrowers Only

- Unlike Federal Plus loans, this loan is not dischargeable upon death or permanent disability of borrower or student.

For Students Attending School in Virginia

- Private education loans are one tool that students use to finance their education. Your lender and your institution's financial aid office provide assistance with eligibility for the loans. For borrowers who have existing private education loans, Virginia has a Student Loan Advocate to assist borrowers who are struggling with repayment. You can contact the Student Loan Advocate at State Council of Higher Education for Virginia, James Monroe Building, 10th Floor, 101 N. 14th Street, Richmond, VA 23219, studentloan@scchev.edu; 804-786-2832. In addition, resources for prospective and current private education loan borrowers are available online at scchev.edu/privateloan.

More information about loan eligibility and repayment deferment or forbearance options is made available in your agreement.



SOFI BANK, N.A.
2750 East Cottonwood Pkwy #300
Cottonwood Heights, UT 84121

SOFI BANK, N.A. REFI EDUCATION LOAN FIXED RATE APPLICATION AND SOLICITATION DISCLOSURE

Loan Interest Rate & Fees

Your interest rate will be between

4.87% and **10.37%**

After the rate is set, it will be fixed for the entire term of the loan.

Your interest rate (upon approval).

The interest rate you pay will be determined after you apply. It will be based upon your credit history, the loan term you select, and other factors. If approved, we will notify you of the rate you qualify for within the given range.

Your interest rate during the life of the loan.

Your rate is fixed. This means that your interest rate will never change during the life of your loan. For more information on this rate, see the Reference Notes.

Your interest rate will not vary after you have been approved.

Loan Fees

Application Fee: \$0

Origination Fee: The fee that we charge to make this loan is 0%

Loan Guarantee Fee: 0%

Repayment Fee: 0%

Late Charge: 0%

Returned Check Charge: \$0

Loan Cost Examples

The total amount you will pay for this loan will depend on the actual amount required to pay off the loans you select for consolidation and the loan term that you select from five options: 5, 7, 10, 15, or 20 years. These examples provide estimates based upon different repayment options available to you.

Repayment Option	Amount Provided (amount paid to others on your behalf)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid Over Entire Loan Term (includes associated fees)
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.32%	5 years starting after your first payment	\$12,548.40
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.59%	7 years starting after your first payment	\$13,767.60
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.59%	10 years starting after your first payment	\$15,586.80
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	9.59%	15 years starting after your first payment	\$18,894.60
MAKE FULL PAYMENTS Pay both the principal and interest	\$10,000.00	10.24%	20 years starting after your first payment	\$23,544.00

About these examples.

The repayment examples are based on the Loan Amounts and Loan Terms shown in the above table. They are based on the highest starting rate charged as of 3/21/25. The examples assume that the borrower begins repayment one month after disbursement.

Federal Loan Alternatives and Disclosure Regarding Benefits

Loan Program	Current Interest Rates by Program Type for loans with a first disbursement between July 1, 2024 and July 1, 2025*	
PERKINS for Students	5.00% fixed	
DIRECT LOANS for Students	6.53% fixed 6.53% fixed 8.08% fixed	Undergraduate Subsidized Undergraduate Unsubsidized Graduate Unsubsidized
PLUS for Graduate/Professional Students	9.08% fixed	Federal Direct PLUS
PLUS for Parents	9.08% fixed	Federal Direct PLUS

*NOTICE: If you are a federal student loan borrower, you should consider all of your repayment opportunities including the opportunity to refinance your student loan debt at a lower APR or to extend your term to achieve a lower monthly payment. Please note that SoFi refinance loans are private student loans and do not have the same repayment options that the federal loan program offers, or may become available, such as Public Service Loan Forgiveness, Income-Based Repayment, Income-Contingent Repayment, PAYE or SAVE.

You may qualify for federal education loans.

For additional information, contact your school's Financial Aid Office or the Department of Education at: www.studentaid.gov

- Private education loans are not eligible to be included in a Federal Direct Consolidation Loan.
- You may be able to consolidate your outstanding federal loans into a Federal Direct Consolidation Loan. The current interest rate for a Federal Direct Consolidation Loan is the weighted average of the interest rates being consolidated rounded up to the nearest one-eighth of one percent.
- Think carefully before taking out a SOFI BANK N.A. Refi Education Loan to pay off your federal loans. If you refinance your federal loans through this SOFI BANK N.A. Refi Education Loan, you will not be able to select income-based repayment, income contingent repayment, or other flexible payment plans that are available to federal student loan borrowers. In addition, federal student loans offer deferment and forbearance options that are not available to you if you take out a SOFI BANK N.A. Refi Education Loan.
- See studentaid.gov/understand-aid/types/loans/federal-vs-private for a description of the benefits and repayment options available to federal student loan borrowers.

Next Steps

1. Find Out About Other Loan Options.

Some schools have specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at: www.studentaid.gov for more information about other loans.

2. To Apply for This Loan, Complete the Application.

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Interest Rate

- Your interest rate will depend on the loan term that you select.

Disclosure Regarding Federal Loans

- See your loan agreement for important disclosures about the consequences of refinancing federal student loans in this SOFI BANK N.A. Refi Education Loan.

Autopay Discount

- If you make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account, the Fixed Rate will be reduced by one-quarter of one percent (0.25%) for so long as you continue to make such automatic, electronic monthly payments. This benefit is suspended during periods of deferment and forbearance. Autopay is not required to receive a loan from SoFi.

Sofi Plus Discount:

- To be eligible to receive an additional (0.125%) interest rate reduction on your Student Loan Refinancing (your "Loan") for enrolling in SoFi Plus, you must enroll in SoFi Plus within 30 days of Loan funding, either by receiving a Direct Deposit to your SoFi Checking and Savings account, or by paying the SoFi Plus Subscription Fee. Once eligible, you will receive this discount during periods in which you have received Direct Deposit to your SoFi Checking and Savings Account, or during periods in which SoFi successfully receives payment of the SoFi Plus Subscription Fee. This discount lowers your interest rate but does not change the amount of your regular monthly payment. This discount will be removed during periods in which SoFi determines you have turned off Direct Deposit to your Checking and Savings account or in which you have not paid the SoFi Plus Subscription Fee. SoFi reserves the right to change or terminate this interest rate reduction offer for unenrolled participants at any time without notice. You are not required to enroll in Direct Deposit or to pay the SoFi Plus Subscription Fee to be eligible for Loan approval.

Repayment Options

- This SOFI BANK N.A. Refi Education Loan does not have a grace period. Monthly payments of principal and interest begin the month after the loan proceeds are disbursed unless we grant you a deferment and align your repayment begin date to the expiration of the grace period on the federal student loans that you are refinancing with us. You understand that interest will continue to accrue during this deferment period and that accrued interest will be capitalized at the end of this deferment period.

Borrower Eligibility Criteria

- Must be at the age of majority or older in state of residence at the time of loan application.
- Must have previously enrolled or graduated from a SoFi-eligible School and Program of Study.
- Currently Enrolled Students: Loans currently being used to fund education for actively enrolled students are not eligible for refinancing. For instance, if you're presently enrolled in a graduate program, SoFi can refinance your undergraduate loans, but not the loans you're using for your graduate degree until you've completed the program.

Cosigner Eligibility Criteria

- Must be at the age of majority or older at the time of loan application.

Bankruptcy Limitations

- If you file for bankruptcy, you may still be required to pay back this loan.

Discharge for Parent Borrowers Only

- Unlike Federal PLUS loans, this loan is not dischargeable upon death or permanent disability of borrower or student.

For Students Attending School In Virginia

- Private education loans are one tool that students use to finance their education. Your lender and your institution's Financial Aid Office provide assistance with eligibility for the loans. For borrowers who have existing private education loans, Virginia has a Student Loan Advocate to assist borrowers who are struggling with repayment. You can contact the Student Loan Advocate at State Council of Higher Education for Virginia, James Monroe Building, 10th Floor, 101 N. 14th Street, Richmond, VA 23219, studentloan@schev.edu; 804-786-2832. In addition, resources for prospective and current private education loan borrowers are available online at schev.edu/privateloan.

More information about loan eligibility and repayment deferment or forbearance options is made available in your agreement.



SOFI BANK, N.A.
2750 East Cottonwood Pkwy #300
Cottonwood Heights, UT 84121



SoFi Plus

**Lower your student
loan refinance rates
with the new SoFi Plus.**

You can access premium
member benefits:

- + Receive a 0.125% rate discount* on your SoFi Student Loan Refinance.
- + Get our highest APY on savings.
- + Enjoy one-on-one advice from SoFi Wealth planners.²

And much more!

Learn more at
SoFi.com/SoFiPlus

*See back of letter for details.

SoFi Plus Terms and conditions (www.sofi.com/terms-of-use/#sofi-plus) apply. To learn more about SoFi Plus, please see the SoFi Plus page at Sofi.com/SoFiPlus.



SoFi gives you access to even more.

SoFi helps you bank, invest, and spend smarter with member exclusive benefits—including the new SoFi Plus.



Mortgage Loans

Buy or refi with flexible options, plus help when you need it.



Invest

Automated and active brokerage and planning services.



Personal Loans

Pay off high-rate credit cards with a low fixed rate.



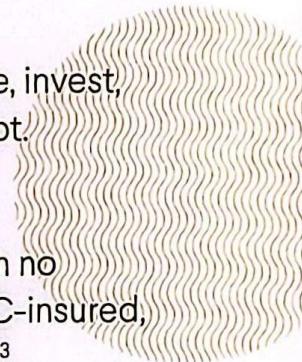
Credit Card

Designed to help you save, invest, and pay down eligible debt.



Banking

Checking and Savings with no account fees from an FDIC-insured, nationally chartered bank.³



SoFi Plus

Earn more, save more, and access more with SoFi Plus. Unlock \$1,000⁴⁺ in added annual value for just \$10/month.⁵ Or \$0 with direct deposit.

Start your student loan refi at
SoFiRefi.com