

Consent to Electronic Communications and Electronic Signatures

1. You need to have a computer or mobile device with internet service that uses a current version of a modern JavaScript-enabled web browser. Examples of such web browsers include but are not limited to the following: Google Chrome, Microsoft Internet Explorer/Edge, Apple Safari, and Mozilla Firefox.
2. You need to be able to access HTML (Hypertext Markup Language) files and PNG (Portable Network Graphics) files. If you elect to save and/or print PDF (Portable Document Format) materials, you will need to be able to view and read PDF files. To do this, you will need Adobe Acrobat Reader. [You can download Acrobat Reader for free.](#)
3. All of the communications described in the following paragraphs will be furnished on paper if you do not consent to receive them electronically.
4. Your consent will apply to all information Navient Corporation and/or Navient Solutions, LLC, and their respective subsidiaries, affiliates, subcontractors, agents, successors, and assignees (collectively, "We" or "Us"), send to you, or disclose or communicate to you, relating to your student loan(s) or your student loan account(s) ("Communications") while We are servicing your student loan(s). With respect to future Communications, your consent will apply in accordance with the preferences you indicate in your online session, if preferences are made available.
5. You consent and agree that such Communications may be delivered to you by posting such Communications to your online account (NaviRefi.com) or a different website that We may, from time to time, communicate to you, by sending such Communications to your designated email address, or by making such Communications available to you during your online session. Email Communications may include attachments or embedded links. Communications that you agree to accept electronically would include, without limitation, all regulatory and other notices and disclosures (such as your Truth in Lending and Privacy Policy disclosures), loan-related application materials, self-certification or other forms, promissory notes, account statements, all future tax forms (including IRS Form 1098-E (Student Loan Interest Statement)), future annual Privacy Policy disclosures, and other information. If applicable, electronic Communications will be provided to you in accordance with the preferences you select during your online session, if preferences are made available.
6. Your consent also permits Us to obtain your electronic signature if you choose to sign or authenticate certain documents and forms electronically in accordance with the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act"), the Uniform Electronic Transactions Act ("UETA") adopted by various states, and/or the separate state laws of Illinois, New York, and Washington. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you signed on paper with an ink signature. You are also agreeing that such documents and forms may be retained solely in an electronic format and are "transferable records" within the meaning of the UETA.
7. You agree to notify Us whenever you change your email address. If you change your email address or if email is undeliverable to your email address, you must sign into your online account and update your email address if you want to continue to receive electronic Communications. If We receive an electronic notice that an email is undeliverable due to an incorrect or inoperative email address, then for Communications that We are required by law to send to you (such as IRS Form 1098-E), We will resend such Communications to you via U.S. Postal Service. We will inform you of any changes made to the hardware and software requirements by sending a message as to the change via email and posting the message to your online account.
8. You may obtain a paper copy of any Communication by printing it from your computer or by contacting Us at the address listed below. You may obtain a paper copy of any electronic agreement or form that was submitted with an electronic signature by printing it from your computer or by asking Us to send you a copy. We will not charge you unless the request exceeds a reasonable number. In no event will We charge you for a paper copy of IRS Form 1098-E. The request for a paper copy of any Communication will not by itself constitute a withdrawal of consent. Your IRS Form 1098-E will remain available electronically for at least one year after the date it is originally made available to you electronically.
9. You may without charge withdraw consent to the use of electronic Communications and instead elect to use the U.S. Postal Service to obtain communications from Us by signing into your online account, or by contacting Us at 1-844-381-6621 or at the following address, or at a different phone number and/or mailing address that We may, from time to time, communicate to you:

Navient
P.O. Box 9150
Wilkes-Barre, PA 18773-9150

This same contact information can be used to request paper copies as referenced in paragraph 8 above. Additionally, you may withdraw your consent to receive IRS Form 1098-E by emailing Us at NavientTaxInfo@navient.com or at a different email address that We may, from time to time, communicate to you. If you withdraw your consent to receive Communications electronically, you will lose any applicable benefits that were promised in return for your agreement to receive Communications electronically. For IRS Form 1098-E only, We will confirm the withdrawal of consent and the effective date consistent with the means with which the request was made, e.g., electronically or by letter.

10. You may without charge withdraw consent to the use of the electronic versions of forms that are to be signed and instead elect to use paper versions of the forms at any time up until you submit the electronic form to Us. If you want to use a paper version, please select the paper option during the application process.

11. Your withdrawal of consent does not apply to Communications provided electronically before the date on which the withdrawal of consent takes effect.

12. We reserve the right to provide paper Communications to you at any time at your designated U.S. Postal address. For IRS Form 1098-E only, We will terminate the electronic delivery of IRS Form 1098-E only under extraordinary circumstances, such as if student loan interest is no longer treated as tax deductible.

13. By selecting the SEND ME EMAILS button below, you are stating that you are able to view and have read, understand, and accept the electronic delivery consent stated above, have the required hardware and software, and agree to receive Communications electronically, as set forth above, as well as future Communications electronically in accordance with paragraph 5 above.