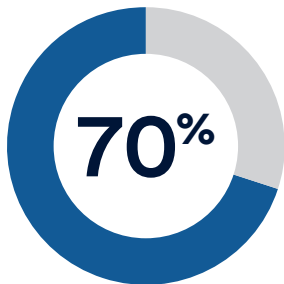


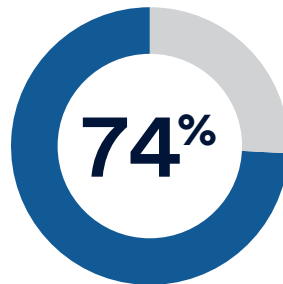


A High-Impact Benefit for Forward-thinking Employers

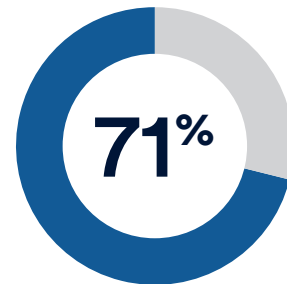
We sought to discover how young Americans are changing their preferences and lifestyles due to the national student loan debt. Polling 1,000 college graduates between the classes of 2012 and 2017 that currently have student loan debt, we uncovered some interesting trends.



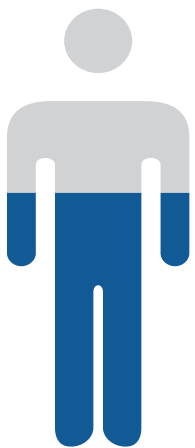
of millennials that work have student debt.



feel stress related to their student debt on a daily basis.

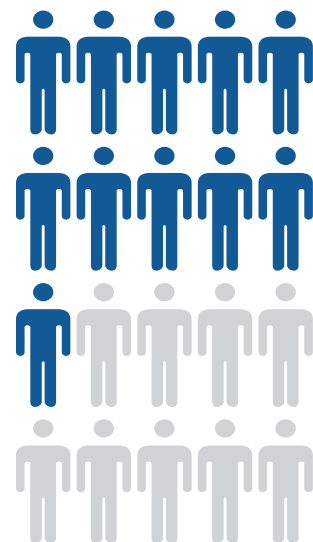


see a student loan benefit from employers as important.



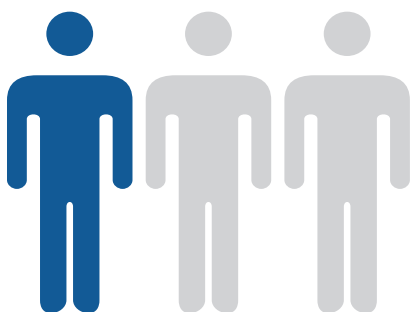
58%

would prefer a student loan repayment benefit from their employer instead of additional vacation days.



55%

feel embarrassed by their student loan balance.



1 in 3

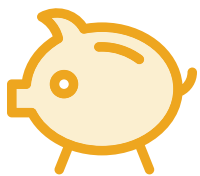
find that issues with personal finances are a distraction for them at work.



Boost recruiting and employee engagement by helping your employees reduce their student loan debt and save with our employer program.

Why offer a student loan benefit to employees?

Millennials today are uniquely burdened with student loan debt - 46% say they spend 3+ hours at work per week thinking about or dealing with personal finance issues.¹



Help your employees join the many Laurel Road customers who have saved thousands of dollars on student loan debt.

Laurel Road Partner Program Benefits

The 2% Difference

Laurel Road's average fixed rate is 4.97% - more than 2% lower than 7% Federal PLUS loans.³

Rate Discount

Exclusive rate discount to your employees for additional savings on top of our already low rates.

100% Online Application

Employees fill out a short co-branded application and receive rates in two minutes.

Superior Customer Experience

Our net promoter score of 72 is 50%+ above the financial services average.

We Are a Regulated Bank

FDIC and state regulated bank required to maintain safety and soundness standards and regulatory compliance.

Additional Capabilities

Employer "contribution platform" also available in addition to refinancing option.



"To attract and retain millennials, in particular, companies are expanding their employee benefit programs to help reduce student loan debt for their employees."

-Forbes, 2017

1. Employee Financial Wellness Survey, PwC, 2017

2. Average savings calculated based on single loans refinanced from 9/2013 to 12/2017 where borrowers' previous rates were disclosed. Assumes same loan terms for previous and refinanced loans, and payments made to maturity with no prepayments. Actual savings for individual loans vary based on loan balance, interest rates, and other factors.

3. Based upon recent securitization data from DRBS Pre-Sale Reports.

Laurel Road is a brand of KeyBank National Association offering online lending products in all 50 U.S. states, Washington, D.C., and Puerto Rico. All loans are provided by KeyBank National Association, a nationally chartered bank. ©2019 KeyCorp® All Rights Reserved. Laurel Road is a federally registered service mark of KeyCorp.



For more information visit laurelroad.com/employers