



The student loan benefit your employees want.

Get your team one step closer to financial freedom with a unique student loan refinancing benefit.



The growing concern of student loan debt

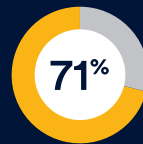
\$1.5 trillion of outstanding U.S. student loan debt¹ is causing stress on a national level.



70% of working millennials have student loan debt²



74% feel daily stress related to their student debt²



71% see student loan benefits as important²



86% would stay for 5 years if a benefit were offered³

Benefits of Partnering with Laurel Road

Our free customizable, and easy-to-implement student loan refinancing benefit help improve the financial wellness of your employees.

The 2% Difference

Refinancing a loan size of \$180,000 from 7% to 5% could save \$20k+.⁴

Special Rate Discount

Your employees get a rate discount on top of our already low rates.

Online Application

Employees fill out a short application and check preliminary rates in minutes.⁵

Best-In-Class Experience

We offer ongoing support with marketing materials, webinars, and performance reporting.

Safe and Secure

As a part of KeyBank, an FDIC member bank, we adhere to strict regulatory standards regarding information security.

Financial Wellness

Educational tools and events improve the financial wellness of employees or members.

For more information visit laurelroad.com/partners

THE POWER OF Partnership



Skadden



What is Student Loan Refinancing?

Laurel Road refinances student loans by paying off a customer's current student loans and issuing them a new loan. Employees can choose to refinance all or some of their federal and private loans.

Why Refinance?

Student loan refinancing is an opportunity for employees to do one or more of the following:

- Save money
- Lower interest rate(s)
- Pay off loans faster
- Lower monthly payments
- Move from a fixed rate to a variable rate (or vice versa)
- Reduce number of loans in repayment

COMING SOON

Employer Contribution Platform

Design an optional paid-contribution plan to help pay down your employees' loans faster.

Get in Touch

✉ partners@laurelroad.com

📞 855-245-0989

For more information visit laurelroad.com/partners

1. Student Loan Debt Statistics In 2018: A \$1.5 Trillion Crisis, Forbes, June 2018
2. The Surprising Impact of Student Debt on the Millennial Mindset, Laurel Road, 2018
3. Employers Explore Repaying Student Loan Debt, SHRM, July 2018

4. 2% savings example is for illustrative purposes only and based on a borrower refinancing a 10-year, \$180,000 loan with a 7% interest rate into a 10-year loan with a 5% interest rate. Individual savings vary based on rate and term of your existing and refinanced loan(s). Actual savings not guaranteed. Example rates are hypothetical and may not reflect your actual rate. Rates and terms offered are subject to credit approval. Review your loan documentation for the rates of your previous loans and the total cost of your refinanced loan.

5. Preliminary rates mean a delivery of personalized rates for those individuals who provide sufficient information to return a rate. For preliminary rates and options a soft credit pull will be conducted, which will not affect your credit score. To proceed with an application, a hard credit pull will be required, which may affect your credit score.

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. ©2020 KeyCorp® All Rights Reserved. Laurel Road is a federally registered service mark of KeyCorp.

