

# Bigger savings. Lower rates. Better service.

CommonBond can help you save \$24,046, on average, through student loan refinancing.<sup>1</sup>

## What is student loan refinancing?

When you refinance your student loans, you're paying off your old loans with a new one at a lower interest rate that can save you thousands.

## Who is it for?

Refinancing is best for those that have a strong credit and income profile. If you don't qualify on your own, you can add a creditworthy co-signer to complete the process and save on your student loans.

## Why choose CommonBond?



### Savings

You could **save \$24,046**, on average, on your student loans with lower interest rates and smarter technology.<sup>1</sup>



### Simplicity

It only takes a few minutes to get a free rate quote with an easy online application. And with CommonBond, there are no prepayment penalties and no unexpected fees.



### Service

Our award-winning Care Team is always ready to help. Call us at (800) 975-7812 or email: [care@commonbond.co](mailto:care@commonbond.co).



### Social Promise

For every loan we fund, we also fund the education of a child in need in the developing world.

Veolia employees get a **\$200 bonus<sup>2</sup>**  
when they refinance through  
[cbpartner.co/veolia](http://cbpartner.co/veolia)

<sup>1</sup> Savings calculation of \$24,046 is based on student loans refinanced with CommonBond between 1/1/17 and 1/31/17. Savings is calculated as the difference between borrowers' estimated future payments for their previously held loans and their future expected payments after refinancing with CommonBond. The calculation is a weighted average dollar savings of CommonBond refinance loans and assumes interest rates will not change over time, members make all payments on time, members enroll in ACH, and they do not pre-pay their loans. CommonBond's average savings methodology excludes refinance loans during the period mentioned above in which members elect a refinance loan with longer maturity than their existing student loans, the term length of the member's original student loan(s) is greater than 30 years, and the member did not provide sufficient information regarding his or her outstanding balance, loan type, APR, or current monthly payment.

<sup>2</sup> \$200 to be credited to your PayPal account or check to be mailed to the postal address in your loan application within 6 weeks of loan funding. Lending decisions are not impacted in any way by participation in this offer. Offer is non-transferable. No substitutions. Limit one offer per loan.