First Republic
It's a privilege to serve you®

See your rate

Student Loan Refinancing

Lower your rates. Elevate your experience.

Refinance your student loans[1] to save more now or get out of debt faster with rates as low as 1.95% APR[2].

See your rate

Take control of your student loans

1.95%–4.45% APR
Among the lowest fixed rates available

$266
Potential monthly savings[3]

$32,000
Potential lifetime savings[4]

Why are our rates so low?

How it works

Step 1
Calculate your potential savings.
Use our calculator tool to choose your rate and estimate your monthly payment.

Step 2
Connect with a banker.
A dedicated banker will contact you to discuss your options.

Step 3
Apply online.
Supply the necessary documents and complete our easy online application.

Why do I need to meet with a banker?

What you can expect from us

Pay off early, get money back
Earn back the interest paid on your loan (up to 2.00% of the original loan balance) when you pay in full within four years.

No loan fees - ever
No origination fees, annual fees, or prepayment fees on your loan.

Loan simplification
Consolidate federal and private loans into one simple payment.

See your rate

Extraordinary service

We strive to provide solutions for all of your financial needs today, and tomorrow. Your personal banker is always available to advise you on ways to get closer to your financial goals.

See your rate

First Republic Bank is proud to be named TOP PRIVATE BANK By Private Asset Management Magazine

2018 Top Private Bank in North America

Invest in your financial future today

STUDENT LOAN REFINANCING CALCULATOR

What is your highest level of education?

Select your education level

How much loan are you applying for?

$0

$0 Min: $5k Max: $300k

First Name | Last Name | Email Address | Phone Number

Continue →

Exceptionally low rates[5]

See your rate

We love our clients

The First Republic community

Follow us @firstrepublic on Instagram.

Our clients say it best

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

See Theresa's Story

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

"I thought First Repul loan refinancing was t true, but it was right o

Puya Hosseini, M.D.
Anesthesiologist and Athl
Client Since '15

Banking products and services are offered by First Republic Bank, Member FDIC and Equal Housing Lender

1 This is not a student loan. The terms of this product may differ from terms of your current loan. For example, this product does not contain special features such as forbearance periods and income-based repayment plans available for student loans. Applicants should discuss loan terms and conditions with their banker and contact their legal and financial advisors for advice on deciding whether this is the right product for them.

Note that the Bank does not refinance existing First Republic Student Loan Refinancing loans.

2 Annual Percentage Rate. Rates effective as of August 1, 2018, and are subject to change.

To qualify for a 2.00% rate adjustment, borrowers must open a First Republic ATM Rebate Checking account ("Account") with automatic loan payment and direct deposit. To qualify for an additional 0.50% rate adjustment, borrowers must deposit and maintain an amount of money equal to the greater of ten percent (10%) of the approved loan amount or $5,000 into the Account. If at any time during the life of the loan the borrower does not meet these requirements, the rate adjustments will be removed and your rate will increase by 2.00% and 0.50% respectively. Terms and Conditions apply to the ATM Rebate Checking account. Contact a First Republic banker to learn more.

3 Assume san original loan amount of $147,000, 10-year term, a rate of 7.21% APR and an original monthly payment of $1,723, refinanced to 3.55% APR. New monthly payment over 10-year term would be $1443, saving the borrower $266 a month. 7.21% APR was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual monthly payments may vary based on interest rates, balances and remaining repayment term of the loans being refinanced.

4 Assumes an original loan amount of $147,000, 10-year term, and a rate of 7.21% APR, refinanced to 3.55% APR. Total savings over the 10-year term would be $31,882. Loan amount reflects all customers who refinanced their student loans with First Republic Bank between 1/1/2015 and 9/1/2017. 7.21% was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual savings may vary based on the interest rates, balances and remaining repayment term of the loans being refinanced.

5 Lowest rates based on current First Republic fixed rates and competitor rates as of 8/1/2018 as listed on competitor websites. Competitor Sources: SoFi, Common Bond, Citizens Bank, Earnest.

Student Loan Refinancing is not available in all markets. For a complete list of locations, visit the Locations page.

This is not a commitment to lend or extend credit. All loans are subject to the Banks's underwriting standards. Additional information may be required for verification of documents provided. In Florida, applicant shall be responsible for any documentary tax due pursuant to state law. Applicants must meet a First Republic banker in person to complete

© 2018 First Republic Bank.

First Republic
It's a privilege to serve you®

See your rate

Student Loan Refinancing

Lower your rates. Elevate your experience.

Refinance your student loans[1] to save more now or get out of debt faster with rates as low as 1.95% APR[2].

See your rate

Take control of your student loans

1.95%–4.45% APR
Among the lowest fixed rates available

$266
Potential monthly savings[3]

$32,000
Potential lifetime savings[4]

Why are our rates so low?

works

A personal financial professional will reach out to discuss your options and answer questions.

Step 1
Calculate your potential savings.
Use our calculator tool to choose your rate and estimate your monthly payment.

Step 3
Apply online.
Supply the necessary documents and complete our easy online application.

Why do I need to meet with a banker?

What you can expect from us

Pay off early, get money back
Earn back the interest paid on your loan (up to 2.00% of the original loan balance) when you pay in full within four years.

No loan fees - ever
No origination fees, annual fees, or prepayment fees on your loan.

Loan simplification
Consolidate federal and private loans into one simple payment.

See your rate

Extraordinary service

We strive to provide solutions for all of your financial needs today, and tomorrow. Your personal banker is always available to advise you on ways to get closer to your financial goals.

See your rate

First Republic Bank is proud to be named TOP PRIVATE BANK By: Private Asset Management Magazine

2018 Top Private Bank in North America

Invest in your financial future today

STUDENT LOAN REFINANCING CALCULATOR

What is your highest level of education?

Select your education level

How much loan are you applying for?

$150,000

$0 Min: $5k Max: $300k

First Name | Last Name
Email Address | Phone Number

Continue

Exceptionally low rates[5]

See your savings

We love our clients

The First Republic community

Follow us @firstrepublic on Instagram.

Our clients say it best

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

See Theresa's Story

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

"I thought First Repul loan refinancing was t true, but it was right o

Puya Hosseini, M.D.
Anesthesiologist and Athl
Client Since '15

Banking products and services are offered by First Republic Bank, Member FDIC and Equal Housing Lender

1 This is not a student loan. The terms of this product may differ from terms of your current loan. For example, this product does not contain special features such as forbearance periods and income-based repayment plans available for student loans. Applicants should discuss loan terms and conditions with their banker and contact their legal and financial advisors for advice on deciding whether this is the right product for them.

Note that the Bank does not refinance existing First Republic Student Loan Refinancing loans.

2 Annual Percentage Rate. Rates effective as of August 1, 2018, and are subject to change.

To qualify for a 2.00% rate adjustment, borrowers must open a First Republic ATM Rebate Checking account ("Account") with automatic loan payment and direct deposit. To qualify for an additional 0.50% rate adjustment, borrowers must deposit and maintain an amount of money equal to the greater of ten percent (10%) of the approved loan amount or $5,000 into the Account. If at any time during the life of the loan the borrower does not meet these requirements, the rate adjustments will be removed and your rate will increase by 2.00% and 0.50% respectively. Terms and Conditions apply to the ATM Rebate Checking account. Contact a First Republic banker to learn more.

3 Assume san original loan amount of $147,000, 10-year term, a rate of 7.21% APR and an original monthly payment of $1,723, refinanced to 3.55% APR. New monthly payment over 10-year term would be $1443, saving the borrower $266 a month. 7.21% APR was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual monthly payments may vary based on interest rates, balances and remaining repayment term of the loans being refinanced.

4 Assumes an original loan amount of $147,000, 10-year term, and a rate of 7.21% APR, refinanced to 3.55% APR. Total savings over the 10-year term would be $31,882. Loan amount reflects all customers who refinanced their student loans with First Republic Bank between 1/1/2015 and 9/1/2017. 7.21% was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual savings may vary based on the interest rates, balances and remaining repayment term of the loans being refinanced.

5 Lowest rates based on current First Republic fixed rates and competitor rates as of 8/1/2018 as listed on competitor websites. Competitor Sources: SoFi, Common Bond, Citizens Bank, Earnest.

Student Loan Refinancing is not available in all markets. For a complete list of locations, visit the Locations page.

This is not a commitment to lend or extend credit. All loans are subject to the Banks's underwriting standards. Additional information may be required for verification of documents provided. In Florida, applicant shall be responsible for any documentary tax due pursuant to state law. Applicants must meet a First Republic banker in person to complete

© 2018 First Republic Bank.

First Republic
It's a privilege to serve you®

See your rate

Student Loan Refinancing

Lower your rates. Elevate your experience.

Refinance your student loans[1] to save more now or get out of debt faster with rates as low as 1.95% APR[2].

See your rate

Take control of your student loans

1.95%–4.45% APR
Among the lowest fixed rates available

$266
Potential monthly savings[3]

$32,000
Potential lifetime savings[4]

Why are our rates so low?

How it works

Step 1

Calculate your potential savings.
Use our calculator tool to choose your rate and estimate your monthly payment.

Step 2

Connect with a banker.
A dedicated banker will contact you to discuss your options.

Step 3

Apply online.
Supply the necessary documents and complete our easy online application.

Why do I need to meet with a banker?

What you can expect from us

Pay off early, get money back
Earn back the interest paid on your loan (up to 2.00% of the original loan balance) when you pay in full within four years.

No loan fees - ever
No origination fees, annual fees, or prepayment fees on your loan.

Loan simplification
Consolidate federal and private loans into one simple payment.

Get started

Extraordinary service

We strive to provide solutions for all of your financial needs today, and tomorrow. Your personal banker is always available to advise you on ways to get closer to your financial goals.

See your rate

First Republic Bank is proud to be named TOP PRIVATE BANK By: Private Asset Management Magazine

2018 Top Private Bank in North America

Exceptionally low rates[5]

See your savings

We love our clients

The First Republic community

Follow us **@firstrepublic** on Instagram.

Our clients say it best

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

"I thought Fi
student loan
good to be tr
on."

Puya Hosseini,
Anesthesiologi
Client Since '15

Banking products and services are offered by First Republic Bank, Member FDIC and Equal Housing Lender

1 This is not a student loan. The terms of this product may differ from terms of your current loan. For example, this product does not contain special features such as forbearance periods and income-based repayment plans available for student loans. Applicants should discuss loan terms and conditions with their banker and contact their legal and financial advisors for advice on deciding whether this is the right product for them.

Note that the Bank does not refinance existing First Republic Student Loan Refinancing loans.

2 Annual Percentage Rate. Rates effective as of August 1, 2018, and are subject to change.

To qualify for a 2.00% rate adjustment, borrowers must open a First Republic ATM Rebate Checking account ("Account") with automatic loan payment and direct deposit. To qualify for an additional 0.50% rate adjustment, borrowers must deposit and maintain an amount of money equal to the greater of ten percent (10%) of the approved loan amount or $5,000 into the Account. If at any time during the life of the loan the borrower does not meet these requirements, the rate adjustments will be removed and your rate will increase by 2.00% and 0.50% respectively. Terms and Conditions apply to the ATM Rebate Checking account. Contact a First Republic banker to learn more.

3 Assume san original loan amount of $147,000, 10-year term, a rate of 7.21% APR and an original monthly payment of $1,723, refinanced to 3.55% APR. New monthly payment over 10-year term would be $1443, saving the borrower $266 a month. 7.21% APR was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual monthly payments may vary based on interest rates, balances and remaining repayment term of the loans being refinanced.

4 Assumes an original loan amount of $147,000, 10-year term, and a rate of 7.21% APR, refinanced to 3.55% APR. Total savings over the 10-year term would be $31,882. Loan amount reflects all customers who refinanced their student loans with First Republic Bank between 1/1/2015 and 9/1/2017. 7.21% was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual savings may vary based on the interest rates, balances and remaining repayment term of the loans being refinanced.

5 Lowest rates based on current First Republic fixed rates and competitor rates as of 8/1/2018 as listed on competitor websites. Competitor Sources: SoFi, Common Bond, Citizens Bank, Earnest.

Student Loan Refinancing is not available in all markets. For a complete list of locations, visit the Locations page.

This is not a commitment to lend or extend credit. All loans are subject to the Banks's underwriting standards. Additional information may be required for verification of documents provided. In Florida, applicant shall be responsible for any documentary tax due pursuant to state law. Applicants must meet a First Republic banker in person to complete

© 2018 First Republic Bank.

Student Loan Refinancing

Lower your rates. Elevate your experience.

Refinance your student loans[1] to save more now or get out of debt faster with rates as low as 1.95% APR[2].

See your rates

Take control of your student loans

1.95%–4.45% APR
Among the lowest fixed rates available

$266
Potential monthly savings[3]

$32,000
Potential lifetime savings[4]

Why are our rates so low?

How it works

Step 1
Calculate your potential savings.
Use our calculator tool to choose your rate and estimate your monthly payment.

Step 2
Connect with a banker.
A dedicated banker will contact you to discuss your options.

Step 3
Apply online.
Supply the necessary documents and complete our easy online application.

Why do I need to meet with a banker?

What you can expect from us

Pay off early, get money back
Earn back the interest paid on your loan (up to 2.00% of the original loan balance) when you pay in full within four years.

No loan fees - ever
No origination fees, annual fees, or prepayment fees on your loan.

Loan simplification
Consolidate federal and private loans into one simple payment.

See your rate

Extraordinary service

We strive to provide solutions for all of your financial needs today, and tomorrow. Your personal banker is always available to advise you on ways to get closer to your financial goals.

See your rate

2018 Top Private Bank in North America

Invest in your financial future today

STUDENT LOAN REFINANCING CALCULATOR

What is your highest level of education?

Select your education level

How much loan are you applying for?

$0

$0 Min: $5k Max: $300k

First Name Last Name

Email Address Phone Number

Continue

Exceptionally low rates[5]

See your savings

We love our clients

The First Republic community

Follow us **@firstrepublic** on Instagram.

Our clients say it best

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

Banking products and services are offered by First Republic Bank, Member FDIC and Equal Housing Lender

1 This is not a student loan. The terms of this product may differ from terms of your current loan. For example, this product does not contain special features such as forbearance periods and income-based repayment plans available for student loans. Applicants should discuss loan terms and conditions with their banker and contact their legal and financial advisors for advice on deciding whether this is the right product for them.

Note that the Bank does not refinance existing First Republic Student Loan Refinancing loans.

2 Annual Percentage Rate. Rates effective as of August 1, 2018, and are subject to change.

To qualify for a 2.00% rate adjustment, borrowers must open a First Republic ATM Rebate Checking account ("Account") with automatic loan payment and direct deposit. To qualify for an additional 0.50% rate adjustment, borrowers must deposit and maintain an amount of money equal to the greater of ten percent (10%) of the approved loan amount or $5,000 into the Account. If at any time during the life of the loan the borrower does not meet these requirements, the rate adjustments will be removed and your rate will increase by 2.00% and 0.50% respectively. Terms and Conditions apply to the ATM Rebate Checking account. Contact a First Republic banker to learn more.

3 Assume san original loan amount of $147,000, 10-year term, a rate of 7.21% APR and an original monthly payment of $1,723, refinanced to 3.55% APR. New monthly payment over 10-year term would be $1443, saving the borrower $266 a month. 7.21% APR was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual monthly payments may vary based on interest rates, balances and remaining repayment term of the loans being refinanced.

4 Assumes an original loan amount of $147,000, 10-year term, and a rate of 7.21% APR, refinanced to 3.55% APR. Total savings over the 10-year term would be $31,882. Loan amount reflects all customers who refinanced their student loans with First Republic Bank between 1/1/2015 and 9/1/2017. 7.21% was the Direct Plus Student Loan Program rate effective 7/1/2014 to 6/30/2015. Actual savings may vary based on the interest rates, balances and remaining repayment term of the loans being refinanced.

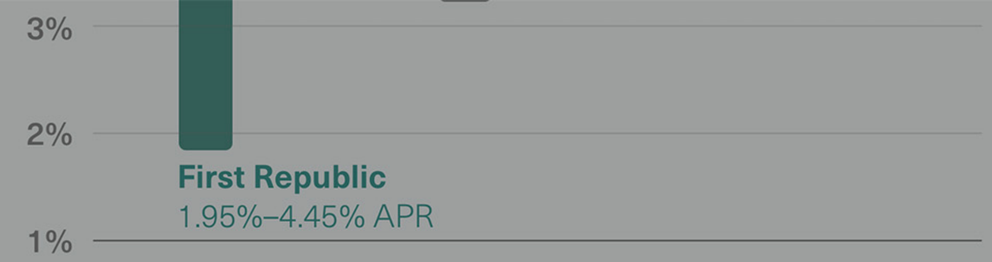
5 Lowest rates based on current First Republic fixed rates and competitor rates as of 8/1/2018 as listed on competitor websites. Competitor Sources: SoFi, Common Bond, Citizens Bank, Earnest.

Student Loan Refinancing is not available in all markets. For a complete list of locations, visit the Locations page.

This is not a commitment to lend or extend credit. All loans are subject to the Banks's underwriting standards. Additional information may be required for verification of documents provided. In Florida, applicant shall be responsible for any documentary tax due pursuant to state law. Applicants must meet a First Republic banker in person to complete

© 2018 First Republic Bank.





CLIENT STORY

"I thought First Republic's student loan refinancing was too good to be true, but it was right on."

Puya Hosseini, M.D.
Anesthesiologist and Athlete
Client Since '15

Ever since his childhood, Puya Hosseini has been fascinated with health and fitness, and becoming a doctor was a natural career extension of that passion. Along with his thriving practice as an anesthesiologist, he remains committed to good health and continues to surf, run and play soccer nationally and internationally as a member of the U.S. Medical Soccer team. By refinancing his student debt with First Republic, he was able to substantially improve his cash flow, increase his ability to travel, and participate in life-changing volunteer medical missions and fitness-focused outreach programs around the world.





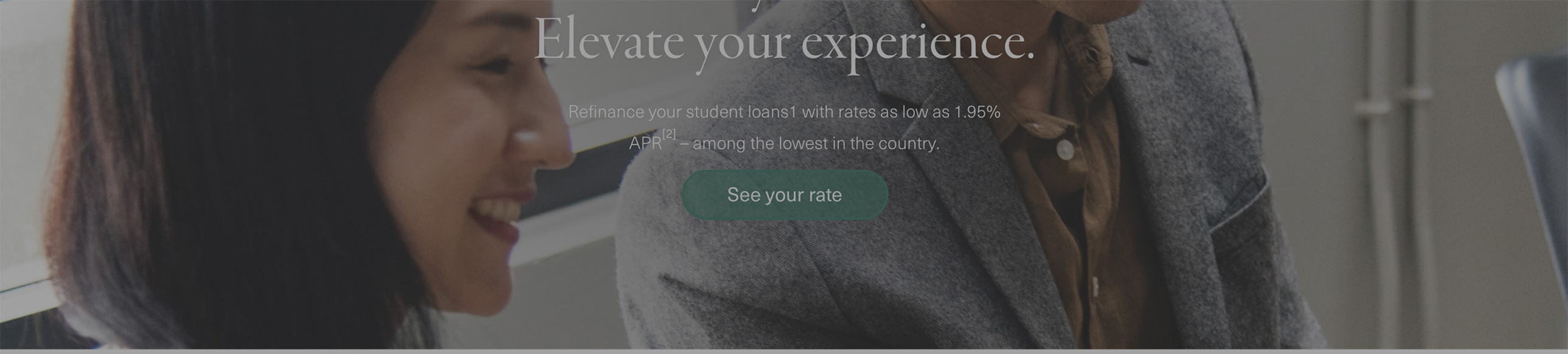


"I thought First Repul
loan refinancing was t
true, but it was right o

Puya Hosseini, M.D.
Anesthesiologist and Athl
Client Since '15

Banking products and services are offered by First Republic Bank, Member FDIC and Equal Housing Lender

1 This is not a student loan. The terms of this product may differ from terms of your current loan. For example, this product does not contain special features such as forbearance



Elevate your experience.

Refinance your student loans1 with rates as low as 1.95% APR[2] – among the lowest in the country.

See your rate

Why our rates are so low

We believe in building trust.
We believe in building strong, long-term relationships with our clients. We feel that offering the lowest rates possible will prove that we care about our clients, and we always put them first. We don't view our clients as just another name on a list. We provide you with a personal, dedicated banker who can help you identify your financial goals. We offer low rates because that's what believe our clients deserve.

1.95

Among t

00

savings[4]

works

A personal financial professional will reach out to discuss your options and answer questions.

Step 1



Calculate your potential savings.

Connect with a banker.
A dedicated banker will contact you

Step 3



Apply online.
Supply the necessary documents

Student Loan Refinancing

Lower your rates.
Elevate your experience.

Disclosure 2

2 Annual Percentage Rate. Rates effective as of August 1, 2018, and are subject to change. To qualify for a 2.00% rate adjustment, borrowers must open a First Republic ATM Rebate Checking account ("Account") with automatic loan payment and direct deposit. To qualify for an additional 0.50% rate adjustment, borrowers must deposit and maintain an amount of money equal to the greater of ten percent (10%) of the approved loan amount or $5,000 into the Account. If at any time during the life of the loan the borrower does not meet these requirements, the rate adjustments will be removed and your rate will increase by 2.00% and 0.50% respectively. Terms and Conditions apply to the ATM Rebate Checking account. Contact a First Republic banker to learn more.

1.95%–4.45% APR
Among the lowest fixed rates available

$266
Potential monthly savings[3]

$32,000
Potential lifetime savings[4]

Why are our rates so low?