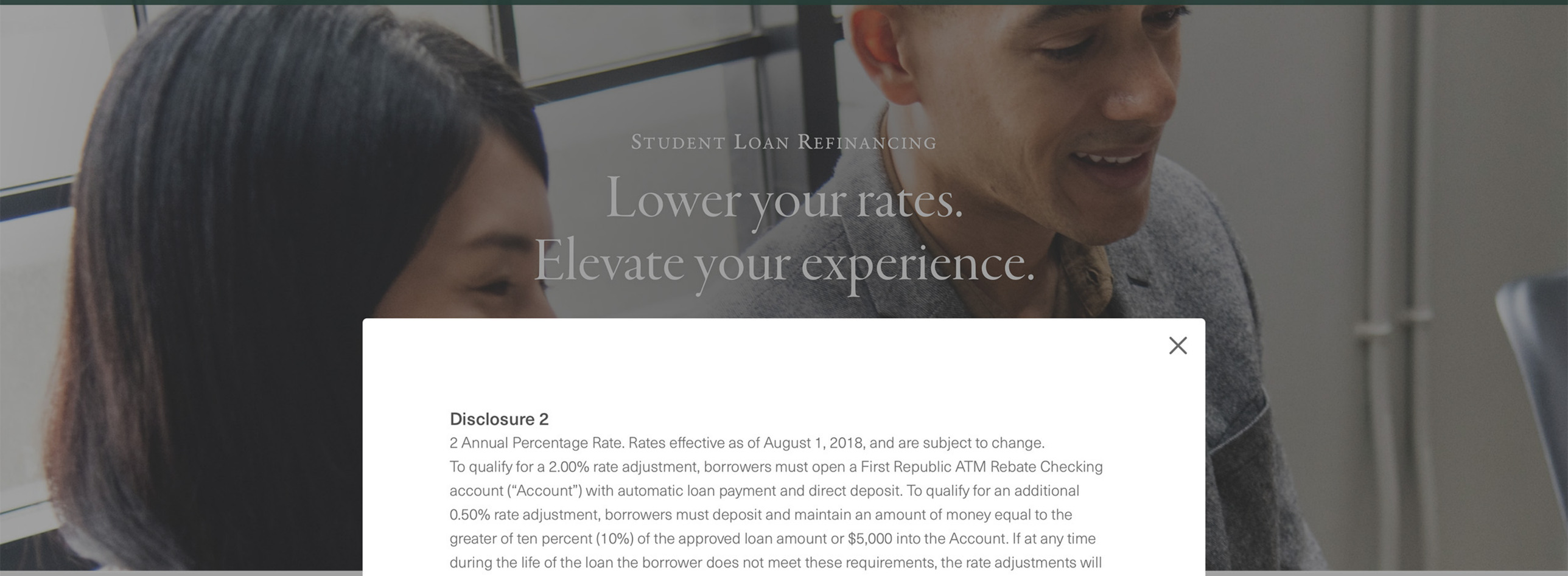


Student Loan Refinancing

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?