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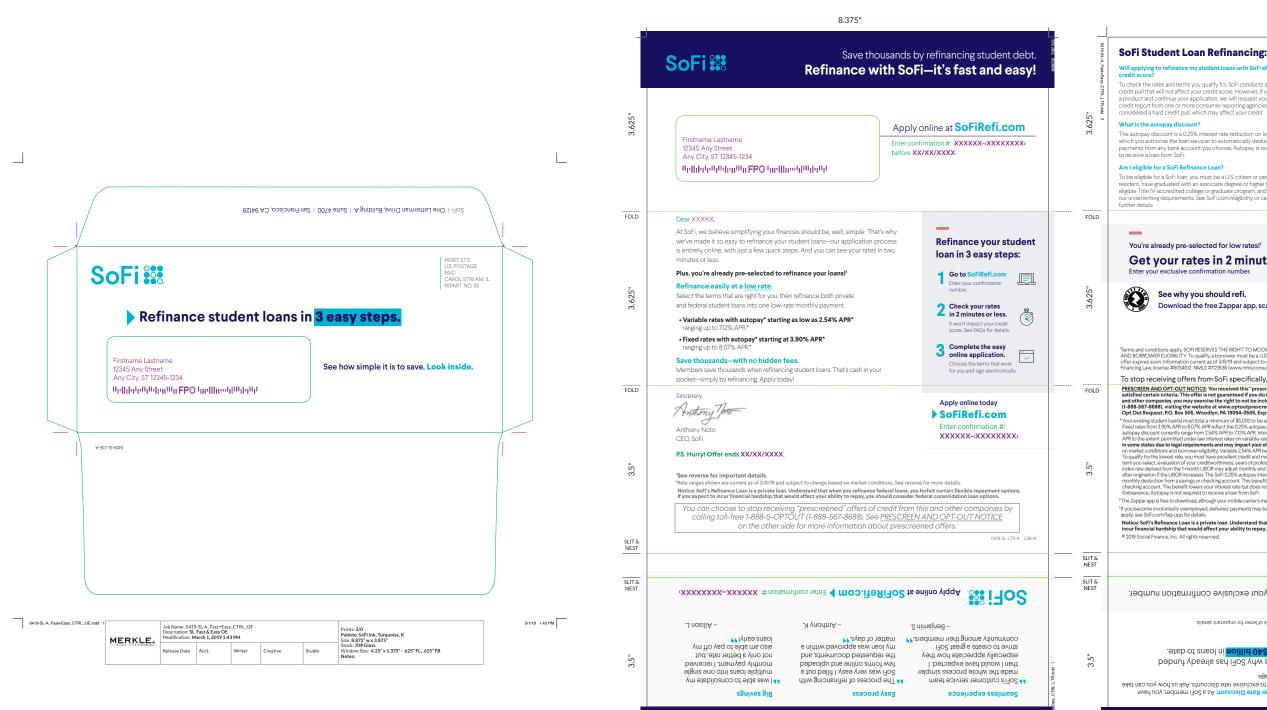
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SoFi Student Loan Refinancing: Frequently Asked Questions

To check the rates and terms you qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull, which may affect your credit.

The autopay discount is a 0.25% interest rate reduction on loans in which you authorize the loan servicer to automatically deduct monthly payments from any bank account you choose. Autopay is not required to receive a loan from SoFi.

Am Leligible for a SoFi Refinance Loan?

To be eligible for a SoFi loan, you must be a U.S. citizen or permanent resident, have graduated with an associate degree or higher from an eligible Title IV-accredited college or graduate program, and meet our underwriting requirements. See SoFi.com/eligibility or call us for

Can I refinance previously consolidated loans with SoFi?

Yes, previously consolidated loans are eligible for refinancing. Refer to SoFi.com/faq-previous for more information.

Who should refinance?

Refinancing is a great solution for working graduates who have high Interest, unsubsidized Direct Loans, Graduate PLV Solans, and/or private student loans. Refer to SoFi.com/blog-consolidate for more information, or call us for a free consultation about your situation. Note that you will forfeit certain flexible repayment options by refinancing with a private lender such as SoFi.

Is it possible to refinance both federal and r Yes, you can refinance both federal loans and private loans with SoFi.

What are the minimum and maximum amounts I can borrow with SoFi2 The minimum amount is \$5,000 (and may be higher in certain states due to legal requirements). The maximum amount is the full balance of your qualified education loans.

You're already pre-selected for low rates!¹

Get your rates in 2 minutes or less at SoFiRefi.com Enter your exclusive confirmation number

See why you should refi. Download the free Zappar app, scan the lightning bolt, and watch the video.^o

Terms and conditions apply. SOR RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS PROSPECTIVELY BASED ON MARKET CONDITIONS AND BORROWER EL/BIBLITY. To qualify, a borrower must be a U.S. citizen or other eligible status and meet SoFIs underwriting requirements: see SoFI-cornvleighbility. This offer expires soon, information current as of 3/8/7 and a subject to change. Loans originated by SoFI Lending Corp (dits SoFI). Licensed by the DBO under the California Financing Law, license #6054612, NMLS #1121636 (www.mmlsconsumeracces.org). See SoFI-cornvlegal for state-specific license details.

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The Zappar app is free to download, although your mobile carrier's message and data rates may apply. Use of the app does not imply any affiliation with or endorsement by SoFL ² If you become involuntarily unemployed, deferred payments may be applied for a maximum of 12 months, in aggregate, over the life of the loan. Additional terms and conditions apply, see SoFi.com/faq-upp for details.

Notice: SoFi's Refinance Loan is a private loan. Understand that when you refinance federal loans, you forfeit certain flexible repayment options. If you expect to incur financial hardship that would affect your ability to repay, you should consider federal consolidation loan options.

Refinance in 3 easy steps at SoFiRefi.com Enter your exclusive confirmation number.

²See back of letter for important details.

origination fees and no pre-payment penalties. No Hidden Fees: SoFi Student Refinance Loans have no

- review, and it coaching powered by Konn reiny. Career Services: Level up your career with executive career services, including interview and negotiation prep, resume
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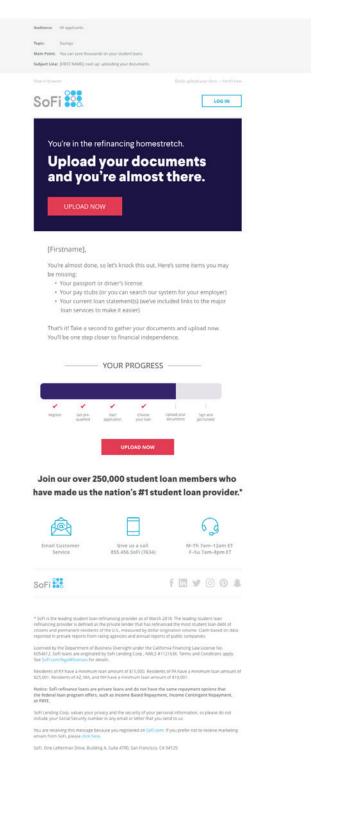
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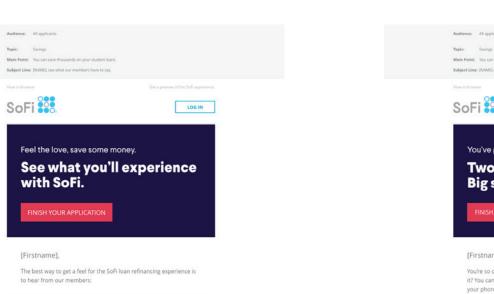
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"Refinancing and lowering my rate felt like a no-regret move. SoFi had a lower rate, good terms, and many

community building and career support activities."

"Refinancing with SoFi was so easy ... the application process took very little time, and the rate I received was better than anything I was currently paying..."

"Imagine making your way through 10 years of school only to have the final debt number wipe away your accomplishments.... SoFi comes in like the beacon of hope, giving a concrete action plan with knowledgeable

Our members have found their paths to financial independence and

98% would recommend SoFi to a friend.* So, what are you waiting for?

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63

M-Th 7am-12am ET F-Su 7am-8pm ET

If the survey date, 98% of participants would recommend SoFi to a friend. This th SoFi's Net Promoter Score®, which is a separate survey that uses a different.

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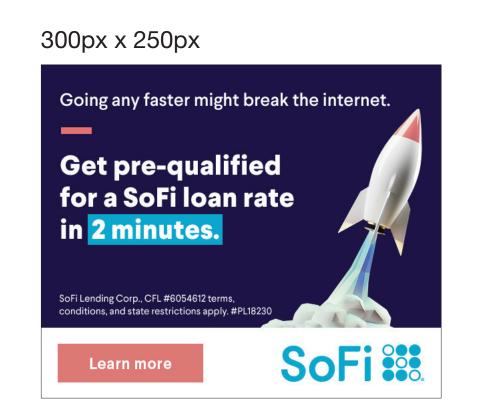
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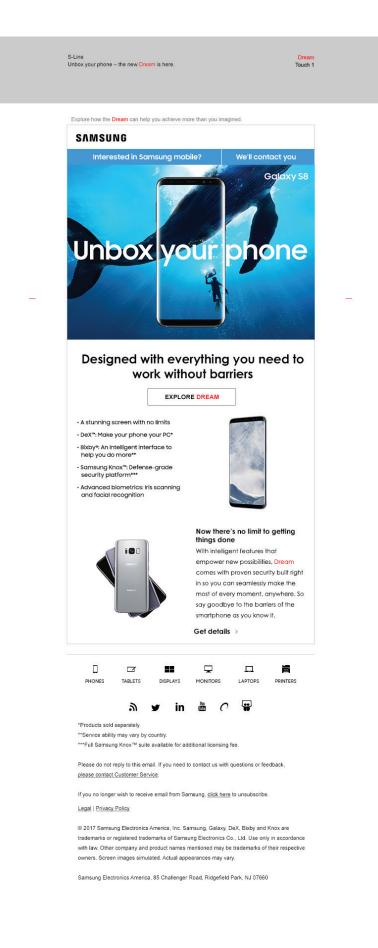






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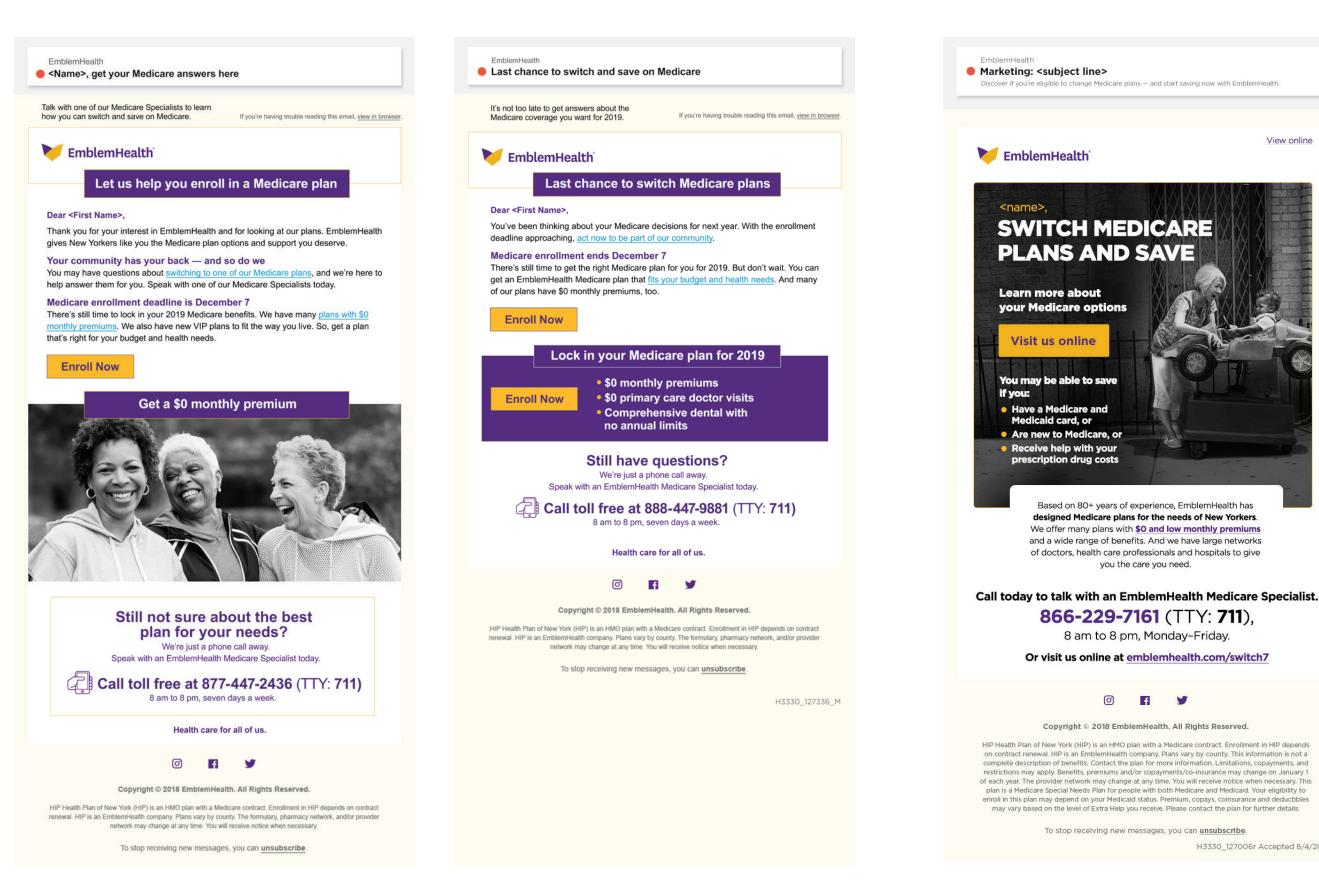


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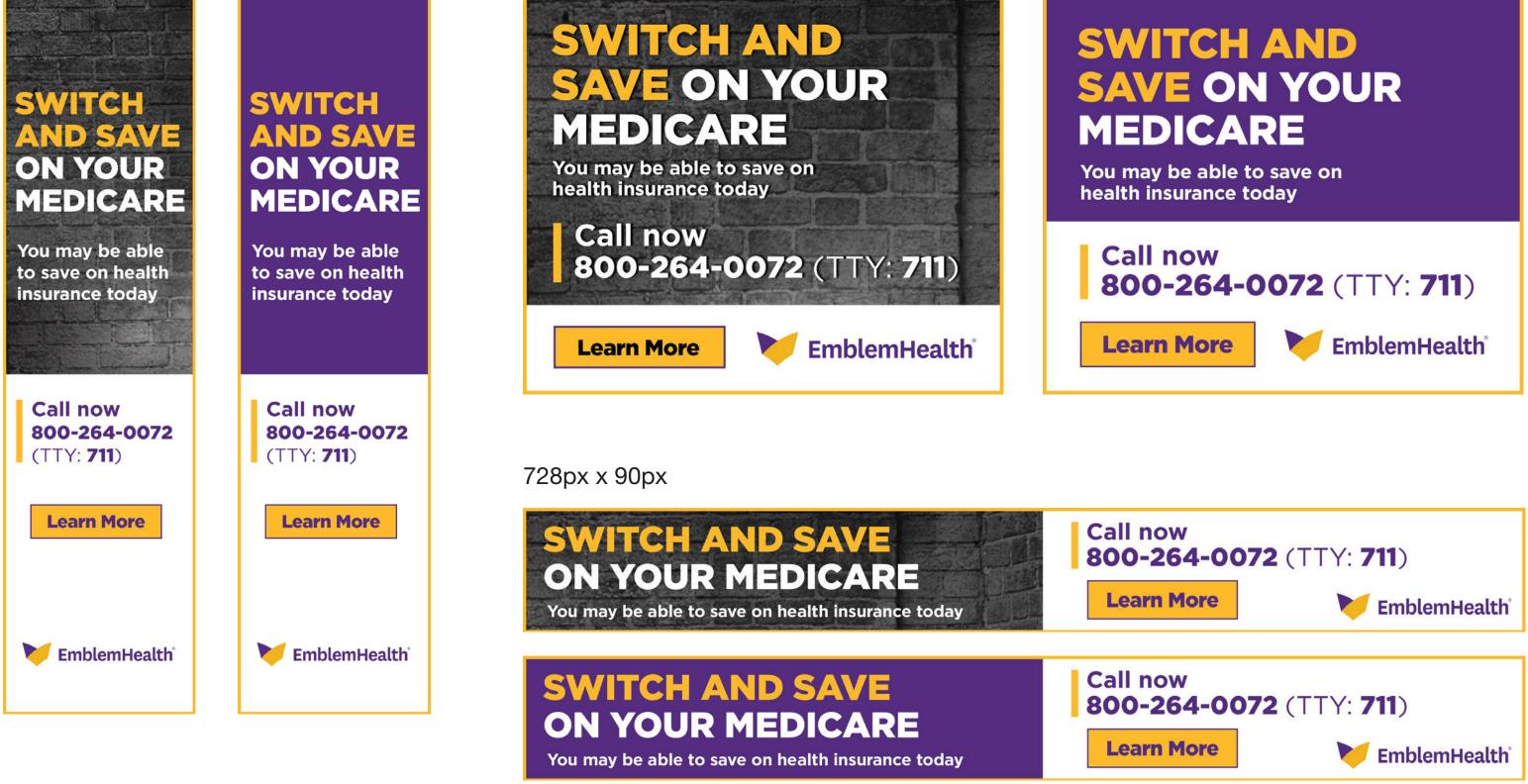
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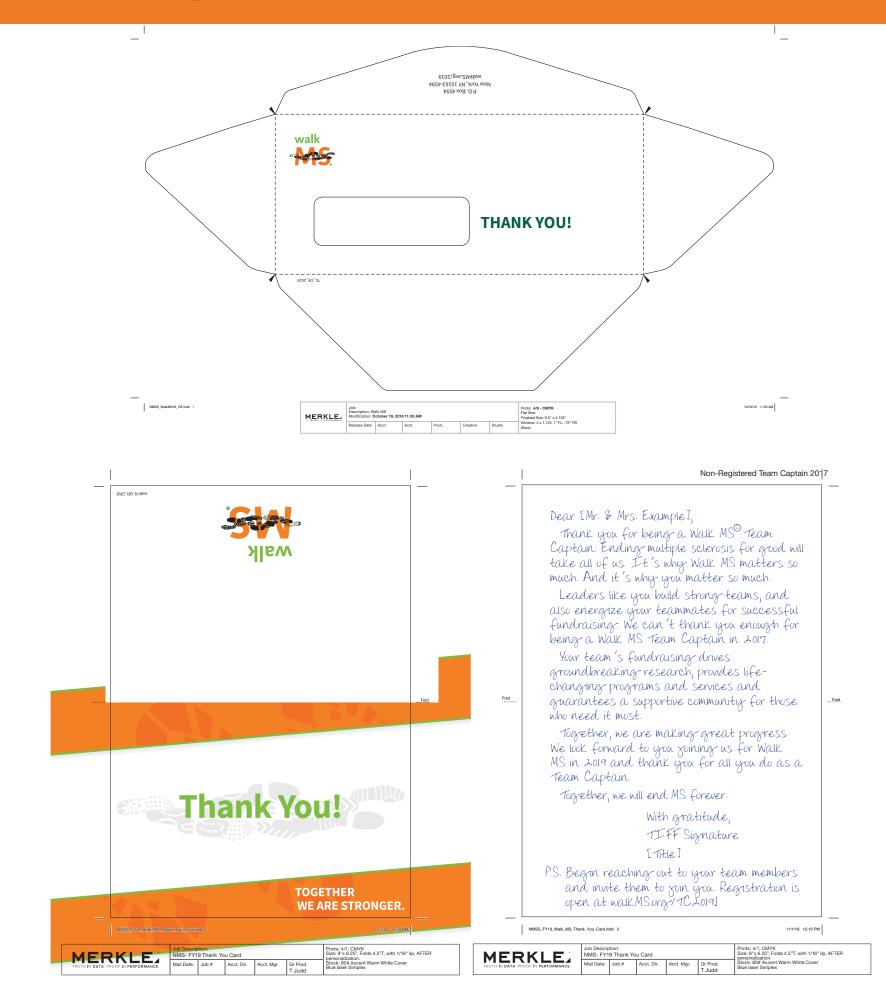
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- them live their best lives.
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Together, we are making great prog and thank you for all you do as a Te

Together, we will end MS

With gratitude,

[Chapter Signer]

[Signer Title]

P.S. Begin reaching out to your team at walkMS.org/2019!

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National Multiple Sclerosis Society



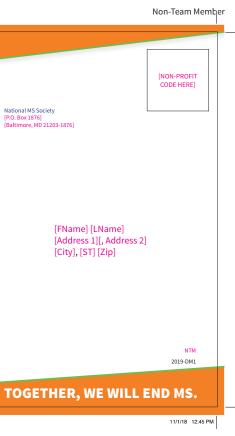


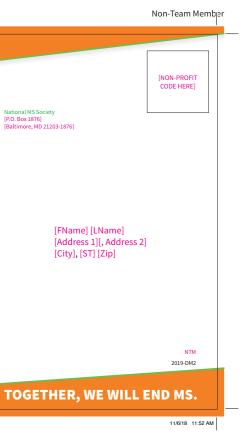


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Headline We're all in this together.

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National Multiple Sclerosis Society

We're all in this together.



[Name], due to your support of breakthrough research, new treatments and wellness strategies are available for you, and others living with the daily challenges of MS.

Watch the video to see how the Society prioritizes research efforts to fuel breakthroughs that are most important for people living with MS. We hope you feel proud that your donations are used wisely, for research that otherwise might go unfunded and life-changing programs and services.

Together, we can build on our successes and push forward toward a world free of MS. Every breakthrough matters, and this work would not be possible without your support and generosity.

Thank you for helping to stop MS in its tracks, restore lost function and end MS forever.

Cynthia Zagieboylo President & CEO



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Pre-header: Watch this video to see why your support is so important Headline We're all in this together

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We're all in this together.



[Name], due to your support of breakthrough research, new treatments and wellness strategies are available for those living with the daily challenges of MS, like your family member

Watch the video to see how the Society prioritizes research efforts to fuel breakthroughs that are most important for people living with MS. We hope you feel proud that your donations are used wisely, for research that otherwise might go unfunded and life-changing programs and services.

Together, we can build on our successes and push forward toward a world free of MS. Every breakthrough matters, and this work would not be possible without your support and generosity.

Thank you for helping to stop MS in its tracks, restore lost function and end MS forever.

Cynthia Zagieboylo President & CEO



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