

# Succeed

## after college with Student Loan Refinancing

- ✓ Simplify your finances with one easy monthly payment.
- ✓ Replace those high interest rates with a rate that better fits your budget and lifestyle.
- ✓ Complete your entire application online in under 15 minutes.
- ✓ No application fee - why pay us money to process your loan application?



Low Rates,  
Great Benefits,  
Apply Today!

To Apply Visit  
[https://partner.lendkey.com/  
southbridgecu/refinance](https://partner.lendkey.com/southbridgecu/refinance)  
or Call (800) 881-8985

Southbridge  
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Student Loan  
Refinancing



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or Call (800) 881-8985



Is refinancing right for you?

Contact us to learn more.

## Refinance and Save on Monthly Student Loan Payments

Refinancing student loan debt can lower your monthly payments, reduce your interest rate, and extend the payment period on your loans.

### BENEFITS OF STUDENT LOAN REFINANCING



#### Competitive Interest Rates

We can help you replace those high interest rates with a rate that better fits your budget and lifestyle.



#### Simplify Your Finances

With one easy monthly payment, you won't need to keep track of multiple bills.



#### 15 Minutes & Done

Complete your entire application online in under 15 minutes.

#### Q: What is private student loan refinancing?

**A:** Student loan refinancing allows you the ability to consolidate your current student loans and to potentially lower your interest rate.

#### Q: Am I Eligible?

**A:** You must meet the following requirements:

- U.S. Citizen or Permanent Resident
- Graduated from eligible school
- Meet minimum income and credit requirements

#### Q: How much can I borrow?

**A:** Up to \$125,000 in undergraduate private student loan debt and up to \$175,000 in graduate private student loan debt.

#### Q: Can I consolidate my federal loans?

Yes; however, please note that you may lose certain benefits associated with your federal loans.

#### Q: What repayment options are available?

Interest-Only Repayment: 4 years of interest-only payments followed by Level Repayment for the remaining 11 years. This may be an option for recent graduates starting at lower salaries who need to manage their current cash flow.

Level Repayment: Requires full interest and principal payments over the term of the loan.

#### Q: How do I apply?

**A:** Visit <https://partner.lendkey.com/southbridgecu/refinance>