



Make your student debt less *interesting*.

You're pre-qualified for a Personal Line of Credit¹ with an industry-low fixed rate.

<Fname>, refinance your debt while there's still time.

Student loan forbearance is scheduled to end in September. Now is the time to get ahead of your debt and look for lower rate and payment options — like a First Republic Bank Personal Line of Credit.

HAVE FLEXIBLE FUNDING FOR YOUR FINANCIAL GOALS.

During the two-year draw period, you could have revolving access to credit at one of the lowest rates on the market. **We offer:**

- Up to \$350,000 for a combination of refinancing existing debts and making new purchases
- Or, up to \$100,000 solely to fund new purchases

PLUS, GET A \$400 WELCOME BONUS!²

If you're PLOC is booked by <XX/XX/XXXX>, you could earn a \$400 credit.

GET STARTED NOW AT

firstrepublic.com/July21

Checking your rate does not affect your credit score

ENTER PERSONAL OFFER # <XXXXXXXXXX>

^{1,2,3,4} See back for important terms and conditions.

You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on the back of this mailer for more information about prescreened offers.

Lowest rate options

7-YEAR

2.25% APR³

10-YEAR

2.75% APR

15-YEAR

3.50% APR

With discounts for things like auto pay and account balance minimums. See reverse for more details.⁴



Features of our Personal Line of Credit

INTEREST-ONLY PAYMENTS

Pay interest only on what you draw for the first two years and repay the full amount over 7-, 10- or 15-year terms. You can make additional principal payments whenever you like.

REVOLVING ACCESS TO CREDIT

Access additional funds on top of the amount of debt you are looking to refinance. Plus, the amount you repay will be available to draw on again during the first two years.

SKIP THE FEES

In addition to offering some of the lowest rates in the industry, we don't charge extra origination, annual, maintenance or prepayment fees — ever.

REVIEW YOUR AVAILABLE RATE NOW

firstrepublic.com/July21

ENTER PERSONAL OFFER # <XXXXXXXXXX>

Founded in 1985, First Republic Bank has been consistently recognized by major credit ratings agencies for its strength and stability. This recognition, as well as an unwavering focus on exceptional client service, makes FRB a dependable financial partner.



FIRST REPUBLIC BANK



Hold on! Here's some important details.

¹ Personal Line of Credit consists of a two-year, interest-only, revolving draw period followed by a fully amortizing repayment period of the remainder of the term. Draws are not permitted during the repayment period.

This product can only be used for personal, family or household purposes. It cannot be used for the following (among other prohibitions): to refinance or pay any First Republic loans or lines of credit, to purchase securities or investment products (including margin stock), for speculative purposes, for business or commercial uses, or for the direct payment of post-secondary educational expenses. This product cannot be used to pay off credit card debt at origination.

The terms of this product may differ from terms of your current loan(s) that are being paid off, including but not limited to student loans. By repaying such loans, you may permanently be giving up tax and repayment benefits, including forbearance, deferment and forgiveness, and you may not be able to reobtain such benefits if this loan is refinanced with another lender in the future.

² \$400 offer is extended only to Personal Line of Credit clients who are new to First Republic, located within the First Republic footprint. For a list of locations, please visit firstrepublic.com/locations. To qualify for the offer, your loan application must be received by First Republic between 03/19/2021 and 05/01/2021 and booked. \$400 will be credited in your ATM Rebate Checking account once the loan has been approved and booked. \$400 bonus is reportable for tax purposes in the year credited. Limited one bonus per new client. Offer is nontransferable, cannot be combined with other offers and is subject to change without notice.

³ Annual Percentage Rate. Rates effective as of 02/01/2021 and are subject to change. Borrower must open a First Republic ATM Rebate Checking account ("Account"). Terms and conditions apply to the Account. If the Account is closed, the rate will increase by 5.00%. Rates shown include relationship-based pricing adjustments of: 1) 2.00% for maintaining automatic payments and direct deposit with the Account, 2) 0.50% for depositing and maintaining a deposit balance of at least 10% of the approved loan amount into the Account, and 3) an additional 0.25% for depositing and maintaining a deposit balance of at least 20% of the approved loan amount into the Account.

⁴ Personal Line of Credit minimum is \$60,000; maximum is the lesser of \$350,000 or debt to be repaid at origination plus \$100,000. Line of credit cannot be fully drawn at origination.

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Contact your legal, tax and financial advisors for advice on deciding whether this is the right product for you. Terms and conditions apply. Product is not available in all markets. For a complete list of locations, visit firstrepublic.com/locations. Applicants must meet a First Republic banker to open account. This is not a commitment to lend; all lending is subject to First Republic's underwriting standards. Applicants should discuss line of credit terms, conditions and account details with their banker.

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PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this or other companies, call TransUnion at 1-888-567-8688 or write TransUnion Opt-Out request, P.O. Box 505, Woodlyn, PA 19094-0505, Equifax Options, P.O. Box 740123, Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013 or visit the website at www.optoutprescreen.com.