



You could save on your student loan debt!¹

As a member of the Kansas Pharmacists Association, you're eligible to receive a special offer from Laurel Road.



Member Benefits

Get a **0.25% rate discount** over the life of your student loans when refinancing²

As a KPhA member, refinancing your loan could provide an opportunity to do one or more of the following:

- Lower interest rate
- Lower monthly payment
- Pay off loans faster
- Choose a fixed or variable rate
- Reduce number of loans
- Save money

At Laurel Road, we've helped thousands of people like you—professionals with undergraduate and postgraduate degrees—refinance federal and private school loans. Nearly \$5 billion in total! We're a brand of KeyBank, one of the nation's largest bank-based financial services companies and Member FDIC, giving you peace of mind as our customer.

To enroll in this offer, go to laurelroad.com/KPhA

Saving is as easy as 1, 2, 3

1 CHECK RATE OPTIONS
Fill out the short application.

2 UPLOAD DOCS
Share some information and finalize the offer.

3 CHOOSE LOAN
If approved, select your rate and provide an e-signature.



No cost to apply, no origination fees, and no prepayment penalties



You could save \$1,000s on your student loans when refinancing¹



Receive an additional 0.25% discount when enrolled in auto pay²



Choose between low fixed and variable rates

Get in Touch

✉ studentloans@laurelroad.com

📞 855-245-0989
TDD/TTY: 800-539-8336

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All credit products are subject to approval.

1. Savings vary based on rate and term of your existing and refinanced loan(s). Refinancing to a lower term may lower your monthly payments, but may also increase the total interest paid over the life of the loan. Refinancing to a shorter term may increase your monthly payments, but may lower the total interest paid over the life of the loan. Review your loan documentation for total cost of your refinanced loan.
2. The 0.25% KPhA member interest rate discount is offered for student loan applications from active KPhA members. The rate discount will end if KPhA notifies Laurel Road that borrower is no longer in good standing. An additional 0.25% interest rate "Automatic Payment Discount" is available for making automatic payments from a bank account. Both discounts do not reduce the monthly payment, instead the discounts are applied to the principal to help pay the loan down faster. The partner discount cannot be combined with other Laurel Road offers, except for any discount for making automatic payments.

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