

Student Loan Refinance

Help your recent graduates put loans in the rearview.



When borrowers refinance their private or federal loans with Nelnet Bank, you can connect them with one of the most trusted names in student loan servicing.

Nelnet Bank is backed by Nelnet, a company that has helped 30 million students successfully navigate college loan repayment for over 40 years. Refinancing with Nelnet Bank gives your students a reliable partner to complete their student loan journey – and plenty of knowledgeable help along the way.

Student Loan Refinance from Nelnet Bank gives borrowers the ability to combine multiple loans into one new loan, while possibly lowering monthly payments (with longer terms) or lowering overall costs (with a lower interest rate).¹

These loans offer a number of attractive features, too:

- ✓ **Competitive Rates:** Give your borrowers another appealing option to minimize overall costs.
- ✓ **Flexible Repayment Options:** We have a variety of repayment options (including terms from 5 to 25 years), so your students can choose the best fit.
- ✓ **Auto Debit Savings²:** Nelnet Bank knocks 0.25% off your student’s interest rate when they enroll in auto debit.
- ✓ **No Origination Fees:** Your borrowers will pay no application, origination, or prepayment fees on Nelnet Bank Refinance.
- ✓ **Payment Assistance Program³:** Our program can help if you are struggling to make payments.
- ✓ **Knowledgeable Help:** With the support of Nelnet Inc., a student-loan servicing leader, we provide knowledgeable insights at every step.

Check current rates and learn more about our Student Loan Refinance products at NelnetBank.com/Refi



¹ Your actual savings, if any, may vary based on interest rates, balances, remaining repayment terms and other factors. Refinancing to a longer 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.

² Interest rate reduction of .25% for automatically withdrawn payments from any designated bank account (“auto debit discount”). Auto debit discount applies when full payments (including both principal and interest) are automatically drafted from a bank account. The auto debit discount will continue to apply during periods of approved forbearance or deferment if the auto debit discount was in effect at the time of receiving the forbearance or deferment. Auto debit discount will remain on the account unless (1) the automatic deduction of payments is canceled or (2) there are three consecutive automatic deductions returned for insufficient funds at any time during the term of the loan.

³ Nelnet Bank offers various payment assistance programs to assist you if you are currently struggling to make payments. Contact us at Loans@NelnetBank.com or 800.446.4190 to get more information.