

# Pay off student debt sooner. Save thousands.



Parlade & Schaefer and SoFi have teamed up to help you take down student debt—with student loan benefits, exclusively for Parlade & Schaefer employees, family and friends.

Refinance student loans or Parent PLUS loans at **SoFi.com/ADCPA** to receive a **.125% Rate Discount<sup>1</sup>**

## Why refinance student loans with SoFi?

### Serious savings.

Members save thousands on average when they refinance to a shorter term.

### Low rates.

Low variable and fixed rate options may reduce your interest rate.

### Federal and private.

You can consolidate and refinance both federal and private loans.

### No extra fees.

No application/origination fees or prepayment penalties—ever.

### Membership perks.

Exclusive networking events, financial workshops, and more.

## How to apply:

- 1 Find your rate at [SoFi.com/ADCPA](https://sofi.com/ADCPA)
- 2 If approved, select your rate and term.
- 3 Upload identity, income, and loan information.
- 4 Celebrate your savings.

## Claim your **.125% Rate Discount<sup>1</sup>** toward your student loans at **SoFi.com/ADCPA**

Checking your rate will not affect your credit score.<sup>2</sup>

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or permanent resident in an eligible state and meet SoFi's underwriting requirements. See [SoFi.com/eligibility](https://sofi.com/eligibility) for details. **SoFi refinance loans are private loans and do not have the same repayment options that the federal loan program offers such as Income Based Repayment or Income Contingent Repayment or PAYE.** Licensed by the Department of Business Oversight under the California Financing Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636. Information as of July 2018.

1 Additional terms and conditions apply. Offer is subject to lender approval. To receive the offer, you must: (1) register and/or apply through the referral link you were given; (2) complete a loan application with SoFi; (3) have and provide a valid US bank account to receive bonus; (4) and meet SoFi's underwriting criteria. Once conditions are met and the loan has been disbursed, you will receive your welcome bonus via automated clearing house (ACH) into your checking account within 30 calendar days. Bonuses that are not redeemed within 180 calendar days of the date they were made available to the recipient may be subject to forfeit. Bonus amounts of \$600 or greater in a single calendar year may be reported to the Internal Revenue Service (IRS) as miscellaneous income to the recipient on Form 1099-MISC in the year received as required by applicable law. Recipient is responsible for any applicable federal, state or local taxes associated with receiving the bonus offer; consult your tax advisor to determine applicable tax consequences. SoFi reserves the right to change or terminate the offer at any time with or without notice.

2 To check the rates and terms you may qualify for, SoFi conducts a soft credit pull that will not affect your credit score. A hard credit pull, which may impact your credit score, is required if you apply for a SoFi product after being pre-qualified.

