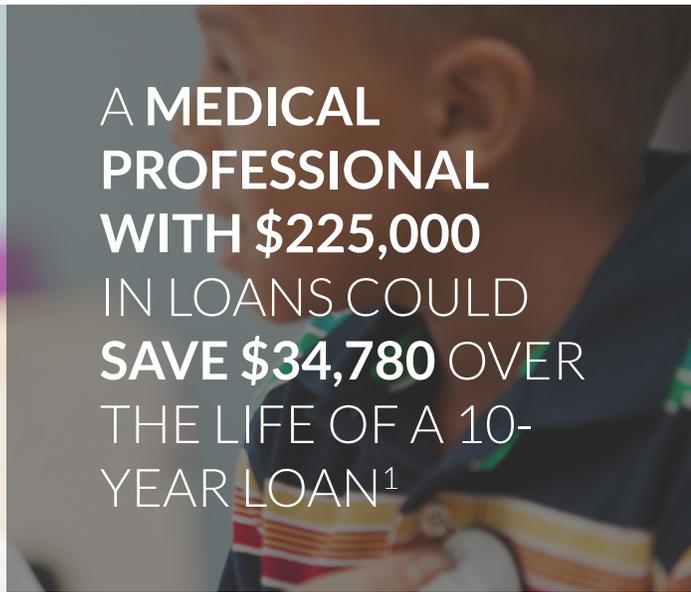
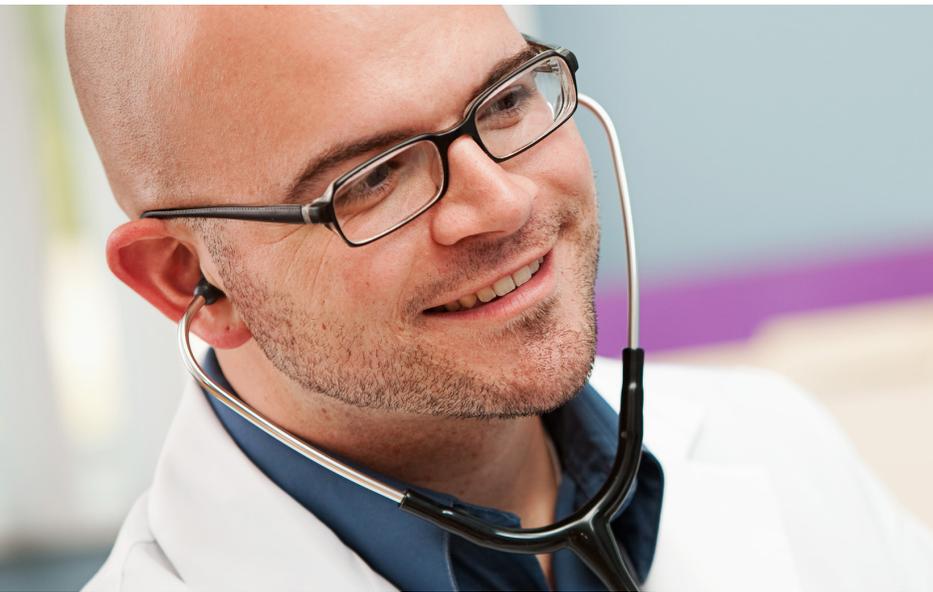




Medical school is a thing of the past, but your student loans can still be a burden. Through a competitive refinancing program, LinkCapital may help you save money and make better financial decisions so you can focus on what matters most...doing what you love.

The LinkCapital **Medical Professional Refinance Loan Program** was built specifically for Physicians, APPs, Dentists, and other medical professionals like you.



A MEDICAL PROFESSIONAL WITH \$225,000 IN LOANS COULD SAVE \$34,780 OVER THE LIFE OF A 10-YEAR LOAN¹

LinkCapital Medical Professional Refinance Loan Program Features:

- » **No upfront costs or fees** of any kind.
- » **No penalty** for **prepayment/early payment**.
- » **No requirement** that the borrower **maintain deposit accounts** at LinkCapital.
- » The ability to **refinance at any time**, with no fees, to take advantage of more favorable interest rates (eligibility required and program is subject to change).
- » Complete **loan forgiveness** in the event of death or total and permanent disability of the borrower.

Who Can Benefit From This Opportunity?

- » **Physicians, APPs, Dentists, and other medical professionals** may benefit from the LinkCapital Medical Professional Refinance Loan Program.
- » Are you a **physician** or **medical professional** who used student loans to pay for medical school or an education needed to work in the medical field? Now you can refinance your student loans with lower interest rates and a variety of terms, in a few short clicks.
- » Are you often short on time? By consolidating multiple loans into a single loan you will streamline your loan repayment and management and save yourself some of life's most valuable asset.



LinkCapital is changing the financial status quo.

Loan Program Interest Rates & Terms:

- » **Variable interest rates** between **3.01-5.81% APR**, which include a 0.25% auto-debit reduction
- » **Fixed interest rates** between **3.35-6.75% APR**, which include a 0.25% auto-debit reduction
- » **Fixed interest rate loan terms** ranging from 5-20 years
- » **Variable interest rate loan terms** ranging from 5-10 years
- » Applicants are subject to credit underwriting approval



Is LinkCapital THE BEST OPTION FOR ME?



For the **vast majority of borrowers**, LinkCapital's program may provide **significant savings**.

Real People. REAL SAVINGS.



All federal borrowers pay the same interest rate regardless of credit quality. Those who do repay, including **medical professionals**, **may be essentially overcharged** to subsidize those who default.

While LinkCapital's program can be very beneficial, they are not for everyone. By refinancing with LinkCapital, borrowers with federal loans may lose their ability to participate in some of the debt forgiveness programs associated with those loan programs.

The federal government has a one-size-fits-all approach to student lending. Your degree, credit score, and income potential are not a factor. We provide competitive interest rates and a variety of terms that take all of those things into consideration and are available **exclusively for medical professionals**.

Now you can take your financial future into your own hands when you refinance your medical student loans through LinkCapital.



To determine whether the LinkCapital Medical Professional Refinance Loan Program works for you, visit our website at linkcapital.com or call **(844) 226-LINK (5465)**

Terms and conditions apply. Updated November 7, 2017. LinkCapital reserves the right to modify or discontinue products and benefits at any time without notice. LinkCapital loans are originated by CampusDoor. Select loans will be originated and funded by Bank of Lake Mills and not LinkCapital. Bank of Lake Mills does not have an ownership interest in LinkCapital. Neither LinkCapital nor Bank of Lake Mills is affiliated with the school you attended or are attending. Bank of Lake Mills is Member FDIC. A LinkCapital refinance loan is a private loan. Fixed interest rates from 3.35% APR to 6.75% APR, which include a 0.25% auto-debit interest rate reduction. Variable interest rates from 3.01% APR to 5.81% APR, which include a 0.25% auto-debit interest rate reduction. Lowest variable interest rate of 3.01% APR assumes current 3-month LIBOR of 1.31% plus a 1.95% margin. On variable interest rate loans, the Interest Rate will be equal to the Current Index plus a Margin identified on your Final Disclosure Statement. The Interest Rate will change if the Current Index changes. Variable rate loans are subject to change after consummation.

¹ Savings of \$34,780 assumes loan amount of \$225,000 with a weighted average interest rate of 6.90% APR under a Standard 10-year repayment before refinancing into a LinkCapital 10-year repayment term at 4.62% APR fixed interest rate with a 0.25% auto-debit interest rate reduction. Monthly payment lowered from \$2,600.86 to \$2,344.90. Total payments lowered from \$312,103.12 to \$277,323.45.