



LinkCapital knows that post-graduate training is stressful enough without the added pressure of repaying your student loans. That's why LinkCapital developed a refinance program tailored to your unique career stage. The LinkCapital **Medical Resident Refinance Loan Program** was built specifically for residents and fellows like you.



A **CONTRACTED RESIDENT WITH \$225,000 IN LOANS COULD SAVE \$37,400 OVER THE LIFE OF A 10-YEAR LOAN<sup>1</sup>**

The LinkCapital Medical Resident Refinance Loan Program is **made up of two loan types:**

### *The LinkCapital* STANDARD RESIDENT LOAN

#### *Features:*

- » Partial **deferral of payments during training period** with the exception of a minimum monthly payment of \$75.<sup>2</sup>
- » **Interest will not compound** during training period. This means you won't accrue interest on interest while in training.
- » No need to refinance again. **Automatic interest rate reduction** post training period.

#### *Eligibility Requirements:*

- » Completion of at least **one year of post-graduate training.**
- » Applicants are subject to credit underwriting.

### *The LinkCapital* CONTRACTED RESIDENT LOAN

#### *Features:*

- » Access to the same **competitive interest rates** available on all other LinkCapital programs.
- » **Minimum monthly payment of \$75** until employment start date.<sup>3</sup>

#### *Eligibility Requirements:*

- » Completion of at least **one year of post-graduate training.**
- » Last year of a Medical Residency Program and a **signed employment contract** with a start date within twelve months of refinancing.
- » Applicants are subject to credit underwriting.

#### Program Provisions:

- » May provide **significant savings** over the life of the loan.
- » **No upfront costs or fees** of any kind.
- » **No penalty** for prepayment/early payment.
- » **No requirement** that the borrower **maintain deposit accounts** at LinkCapital.
- » Consolidate multiple federal and private loans into **one easy-to-make payment.**
- » The ability to **refinance at any time.** Eligibility required and programs are subject to change. Applicants are subject to credit underwriting.
- » **Complete loan forgiveness** in the event of death or total and permanent disability of the borrower.



## Is LinkCapital THE BEST OPTION FOR ME?



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

While LinkCapital programs 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.

## 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.

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 Resident Refinance Loan Program works for you, visit our website at [linkcapital.com](http://linkcapital.com) or call **(844) 226-LINK (5465)**

Terms and conditions apply. Updated October 27, 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. <sup>1</sup>Savings of \$37,400 assumes loan amount of \$225,000 with a weighted average interest rate of 6.96% APR in Standard 10-year Repayment before refinancing into a LinkCapital 10-year repayment term at a 4.89% APR interest rate with a 0.25% auto-debit interest rate reduction. Monthly payment lowered from \$2,795.31 to \$2,512.50. Total payments lowered from \$335,437.40 to \$297,999.70.

<sup>2</sup>Full payments of interest and principal are deferred during the Borrower's participation in a Medical Residency Program, with the exception of a required minimum monthly payment of seventy-five dollars (\$75) during this deferral period and related grace period. The maximum total Residency Deferment Period is 6 years (72 months).

<sup>3</sup>For a Contracted Resident Loan, the Residency Deferment Period is limited to a maximum term of 12 months. There is a three-month grace period after the end of the Residency Deferment Period.