



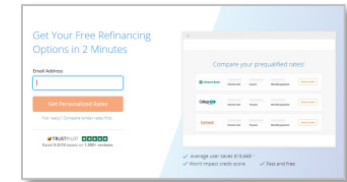
Student Debt Refinancing

Got student loans? If so, you're not alone. More than 44 million Americans do,¹ spanning all life stages—from millennials to boomers. Together, the amount owed is roughly 1.4 trillion dollars.² For many borrowers, it's not just about carrying this debt. It's about the impact it has on their daily lives, and the struggle it causes them having to repay their loans while trying to achieve other financial goals.

What to consider

credible

Credible is an online marketplace that provides borrowers looking to refinance with competitive, personalized, prequalified rates from 10+ lenders. The average user saves nearly \$19,000 by refinancing through Credible.³ There is no cost to request offers, and checking rates will not impact your credit score.



Key features

- No hidden fees, origination fees, or prepayment penalties
- Simple process and your data is kept confidential
- Real rates—not ranges—from multiple lenders provided in about two minutes
- Help from Credible's expert Client Success Team

How it works

- 1 Request prequalified rates**
Answer a few quick questions to request refinancing rates from multiple lenders.
- 2 Select your preferred lender**
Choose a lender and provide a bit more information so your rates can be finalized.
- 3 Choose the best offer**
Receive personalized offers from multiple lenders. Select the one that's right for you.

Where to get more information

[NetBenefits.com/StudentDebtHelp](https://www.netbenefits.com/StudentDebtHelp)

¹Federal Reserve Bank of NY. ²MarketWatch "Student debt just hit \$1.5 trillion," May 2018. ³Credible website, "Refinancing Student Loan Debt Through Credible Saves \$19,000," May 16, 2018.

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