

# Refinance. Reset.

Simplify your student loans and save money.

## Your benefit options

Virginia Mason offers a student loan refinancing program through CommonBond. This program helps you reduce your debt by replacing your existing loans with a new one at a lower rate (called refinancing).

## Plan highlights

-  **Fast-start application**  
Your custom company page has all the helpful resources and information you'll need to get started with refinancing.  
[cbpartner.co/vm](http://cbpartner.co/vm)
-  **Leading protections**  
Get up to 24 months of forbearance and up to 6 months of payment postponement.
-  **Impact**  
When you refinance, we cover the cost of a child's education in the developing world.
-  **No upfront hidden fees**  
There are no upfront hidden fees to refinance - that includes no origination fees, application fees, and prepayment penalties.
-  **Cash bonus**  
Virginia Mason employees, family, and friends get a **\$200 cash bonus** when they refinance.<sup>2</sup>

## About CommonBond

CommonBond was founded in 2012 to help provide better student loans. With customizable refinancing options, you are able to create the loan that works for you. On average, CommonBond customers save \$323 every month, or \$24,046 over the life of their loan.<sup>1</sup>

## How to enroll

Visit [cbpartner.co/vm](http://cbpartner.co/vm) to start.

## Where to access support

Our U.S.-based care team is available by phone and live chat Monday-Friday, 9am-6pm EST, and you can email us anytime.



[care@commonbond.co](mailto:care@commonbond.co)



800.975.7812

<sup>1</sup> Average monthly savings calculation of \$323 is based on all CommonBond members who refinance their student loans between 1/1/17 and 1/31/17. Savings is calculated as the monthly student loan payments prior to refinancing minus the monthly student loan payments after refinancing with CommonBond. The calculation is a weighted average dollar savings and assumes interest rates will not change over time, members make all payments on time, members enroll in ACH, and they do not pre-pay their loans. CommonBond's average monthly savings calculation excludes refinance loans during the period mentioned above in which members elect a refinance loan with longer maturity than their existing student loans, the term length of the member's original student loan(s) is greater than 30 years, and the member did not provide sufficient information regarding his or her outstanding balance, loan type, APR, or current monthly payment.

Savings calculation of \$24,046 is based on student loans refinanced with CommonBond between 1/1/17 and 1/31/17. Savings is calculated as the difference between borrowers' estimated future payments for their previously held loans and their future expected payments after refinancing with CommonBond. The calculation is a weighted average dollar savings of CommonBond refinance loans and assumes interest rates will not change over time, members make all payments on time, members enroll in ACH, and they do not pre-pay their loans. CommonBond's average savings methodology excludes refinance loans during the period mentioned above in which members elect a refinance loan with longer maturity than their existing student loans, the term length of the member's original student loan(s) is greater is than 30 years, and the member did not provide sufficient information regarding his or her outstanding balance, loan type, APR, or current monthly payment.

<sup>2</sup> \$200 to be credited to your PayPal account or check to be mailed to the postal address in your loan application within 6 weeks of loan funding. Lending decisions are not impacted in any way by participation in this offer. Offer is non-transferable. No substitutions. Limit one offer per loan.

Offered terms are subject to change and state law restrictions. Loans are made by CommonBond Lending, LLC (NMLS #1175900).

