



Got student loans? If so, you're not alone. Credible can help you find a refinancing rate that works for you. Current high interest rates and inflation might mean you're looking for lower monthly payments. Use Credible to help graduate from college costs and start saving for your next chapter.

## What to consider

Credible is an online marketplace that provides borrowers looking to refinance with competitive, personalized, prequalified rates from up to 9 lenders. The average user saves nearly \$17,000 by refinancing through Credible.<sup>1</sup> There is no cost to request offers, and checking actual prequalified rates will not impact your credit score.<sup>2</sup>



## Key features

- Personalized real rates - not ranges - from multiple lenders instantly, without affecting your credit score
- Refinance through Credible and you may be eligible to receive a \$750 bonus<sup>3</sup> - special for Fidelity users<sup>4</sup>
- Ability to comparison shop across lenders to find the best solution for your situation
- No hidden fees, origination fees, or prepayment penalties
- Simple online process and your data is kept confidential

## How it works

- 1. Request prequalified rates<sup>2</sup>**  
Access Credible from NetBenefits®. At Credible, answer a few quick questions to request refinancing rates from multiple lenders.
- 2. Choose a loan option or lender you want to explore further**  
Receive personalized offers from multiple lenders. Select the one that's right for you.
- 3. Finalize your personalized prequalified rates<sup>2</sup>**  
Choose a lender and provide a bit more information so your rates can be finalized.

<sup>1</sup> Credible website, "Refinancing Student Loan Debt Through Credible Can Save Thousands," July 2023.

<sup>2</sup> Requesting prequalified rates on Credible is free and doesn't affect your credit score. However, applying for or closing a loan will involve a hard credit pull that impacts your credit score and closing a loan will result in costs to you.

<sup>3</sup> All bonus payments are by gift card, see [terms](#)\*

<sup>4</sup> Residents of California, Connecticut, Louisiana, Maine, Massachusetts, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Ohio, Pennsylvania, Rhode Island, Tennessee, Washington, DC, West Virginia, Wisconsin, and Vermont are not eligible for the bonus.

Credible and Fidelity Investments are independent entities and are not legally affiliated. Details are as of March 2023 and are subject to change.

\*By clicking the link you will be directed to a third party website. The site owner is not affiliated with Fidelity and is solely responsible for the information and services it provides. Fidelity disclaims any liability arising from your use of such information or services. Review the new site's terms, conditions, and privacy policy, as they will be different from those of Fidelity's sites.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917,

© 2023 FMR LLC. All rights reserved.

856175.5.0

