



Laurel Road for University Hospitals



To learn more, scan here or visit
laurelroad.com/UHhospitals/Residents



Enter code **UH2022** if prompted*

Welcome to Laurel Road, a trusted partner of University Hospitals

We're proud to build on our commitment to supporting the financial needs of healthcare professionals with a suite of products and services designed to give you the financial care you deserve.

When you're ready to take on your next financial milestone, we'll be here to support you with personalized consultations and tailored digital banking and lending solutions to pave the way for new possibilities.

Member Testimonial

"Student loans are stressful so it's so nice knowing there's a company out there to make the process as pain free as possible!"

Bethany H., Nurse

*Actual customer testimony. Customer testimony was voluntarily provided and customer may have received a promotional gift for providing a review.



Banking tailored for the unique needs of caregivers.

Join our growing family of healthcare professionals and get tailored banking solutions and exclusive benefits that meet your financial needs.

Our Commitment

At Laurel Road, we believe that those dedicating their lives to serving others deserve the same level of care from their bank. That's why we're committed to helping healthcare professionals find their financial peace of mind.

Our Specialty

We've helped thousands of members refinance their student debt, and we're building on our commitment to healthcare professionals with expanded offerings including tailored checking, financial literacy resources, and special *Perks!*[®] offers on premium brands and subscriptions.

Our Community

We're proud to build on strong connections across the healthcare community. With major medical and professional association partnerships and ongoing conversations with our own panel of healthcare member advocates, we're continually enhancing our services based on member feedback.

Financial solutions for residents and fellows

Laurel Road is here to help **University Hospitals (UH) residents and employees** reach their financial goals. From student loan management to wealth management, we can help you plan for a bright financial future.

Student Loan Repayment Consultation with GradFin

Our counselors can help you understand how to manage your student loan repayment options, including:

- Income-Driven Repayment (IDR), Public Service Loan Forgiveness (PSLF)¹
- If you choose to enroll in IDR or PSLF membership, **UH employees receive \$125 off their annual fee.**²

Student Loan Refinancing + Linked Checking[®]

We've helped thousands of professionals refinance more than \$9 billion in federal and private school loans.

- Low fixed and variable rates are available when refinancing student loans
- **UH employees get a 0.25% rate discount** on top of an additional 0.25% discount with automatic monthly payments³
- **UH residents are eligible to pay \$100 per month throughout training.**⁴

Open a Laurel Road Linked Checking[®] account at the same time for additional rate discounts.

Laurel Road High Yield Savings[®]

Plan for the future with a highly competitive savings account with \$0 costs to open. You can earn a 5.00% Annual Percentage Yield (APY)⁵ to help build your savings. **UH employees also receive an additional \$100 account opening bonus.**⁶

Laurel Road Personal Loans for Residents

Laurel Road offers personal loans up to \$45,000⁷ that are tailored specifically for residents – and decisions are made based on what you are likely to earn after your training.

- Benefit from payments **payments starting at \$25/month**⁸
- UH residents also **get a 0.25% rate discount**⁹
- Plus an additional **0.25% discount** when automatic monthly payments are made from a bank account¹⁰

Laurel Road Loyalty Checking[®]

Get rewarded for switching to Laurel Road with a \$300 welcome bonus.¹¹ **UH residents and employees receive an additional \$100¹² for a total bonus of \$400!**

During the first 12 months, you can earn up to \$20 cash reward¹³ for every month you make qualifying ACH direct deposits – that means you may receive \$640 in your first year. Afterwards, you'll continue to get \$10 every qualifying month for as long as your account is open.

Mortgage Lending

Our convenient digital mortgage options can help you get the savings and dedicated support you deserve, starting in residency. Explore special financing options available with a Physician Mortgage,¹ including low down payment options through KeyBank.

- UH employees get a **0.25% rate discount**¹⁴
- UH employees get **up to \$650 off closing** costs¹⁵

To get started, speak to a KeyBank mortgage specialist at **1-877-801-4686**

¹Geographic limitations apply.

KeyBank Wealth Management

As your financial partners, we can connect you to a KeyBank advisor to help you plan for the future, learn more at healthcare@laurelroad.com.

To learn more, scan here or visit
laurelroad.com/UHhospitals/Residents



DISCLOSURES

Notice: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All loans are subject to credit approval. Mortgage is also subject to collateral approval.

IMPORTANT INFORMATION: Please note that if you refinance qualifying federal student loans with Laurel Road, you may no longer be eligible for certain federal benefits or programs and waive your right to future benefits or programs offered on those loans. Examples of benefits or programs you may not receive include, but are not limited to, Public Service Loan Forgiveness, Income-Driven Repayment plans, forbearance, or loan forgiveness. Please carefully consider your options when refinancing federal student loans and consult studentaid.gov for the most current information.

*Eligible Members or prospective members must apply at www.laurelroad.com/uhhospitals or enter code UH2022 during the application process to access these benefits. Benefits are only available for eligible members or prospective members of valid referring organizations.

- To qualify for Public Service Loan Forgiveness (PSLF), you must be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization (federal service includes U.S. military service); work full-time for that agency or organization; have Direct Loans (or consolidate other federal student loans into a Direct Loan); repay your loans under an income-driven repayment plan; and make 120 qualifying payments. For full program requirements, visit: www.studentaid.gov/manage-loans/forgiveness-cancellation/public-service.
- University Hospitals employees get a \$125.00 discount on an annual Public Service Loan Forgiveness ("PSLF") or Income-Driven Repayment (IDR) program membership with GradFin ("Offer"). The discount will be applied on the current annual membership fee of \$249.00 and will automatically apply at checkout. This Offer is only available to current University Hospitals employees, is non-transferable and cannot be applied to previous membership purchase(s). This Offer cannot be redeemed for cash or combined with other offers and is subject to cancellation at any time and without notice.
- The 0.25% University Hospitals employee interest rate discount is offered on new student loan refinance applications from active University Hospitals employees. The University Hospitals discount is applied to your monthly payment and will be reflected in your billing statement. The University Hospitals employee discount is only available at loan origination and at no other time, and will go into effect on the date the loan funds are disbursed. This offer cannot be combined with any other discounts from Laurel Road affiliated partners or employers.

AutoPay/EFT Discount: If you choose to make monthly payments automatically by electronic fund transfer (EFT) from a bank account, the rate will decrease by 0.25% and will increase back if you stop making monthly payments (or we stop accepting) automatically by EFT from your bank account. The 0.25% AutoPay/EFT Discount will not reduce the monthly payment; instead, the discount is applied to the principal to help pay the loan down faster.

4 Estimated Student Loan Refinance Post-residency Payment Examples

Borrowers employed full time as a resident, fellow, or similar postgraduate trainee at the time of loan disbursement may be eligible to make \$100 monthly payments throughout their training ("Residency Period"). Reduced Payments may not cover all the interest that accrues on the loan. Unpaid accrued interest will be added to the loan principal and monthly payments of principal and interest will begin when the Residency Period ends. Repayment examples shown below are based on an original loan amount of \$100,000 and assume that you make \$100 payments during the Residency Period of 36 months before the full repayment term begins. Repayment examples do not include any discounts. Annual Percentage Rate (APR) may increase after consummation.

	Post-Residency Repayment Term	Annual Percentage Rate		Post-Residency Monthly Payment	
		Min	Max	Min	Max
Fixed APR	5 years	6.59%	9.66%	\$2,309.77	\$2,726.12
Examples	20 years	7.35%	10.54%	\$959.79	\$1,329.71

- The variable Annual Percentage Yield (APY) indicated is accurate as of August 1, 2023, and is subject to change at any time. No minimum balance is required to earn the APY. Fees may reduce earnings on the account. For current rates visit laurelroad.com/high-yield-savings-account/#rates-fees-jump.
- In order to receive the \$100, University Hospitals employees must open a Laurel Road High Yield Savings account, the cash bonus will be paid out within 45 days of account opening. No minimum balance is required to open the account or receive the \$100 cash bonus. Limit one cash bonus per qualifying Laurel Road High Yield Savings account holder. Limit one offer per qualifying account and per individual. If you were the primary owner on a Laurel Road High Yield Savings account within the prior 24 months, you are not eligible. The value of the bonus may be reported to the IRS on Form 1099-INT.
- LOAN AMOUNT:** Minimum loan amount of \$5,000. Maximum amount of \$35,000 for loan purposes of Auto Purchase, Business, Green Loan, Moving Expenses, and Other. Maximum loan amount of \$45,000 for loan purposes of Debt Consolidation, Major Purchase, and Home Improvement. Additional proof of use documentation is required to be eligible for loan amounts in excess of \$35,000.
- For residents, eligibility and rates offered will depend on your credit profile, total monthly debt payments, length of residency, and income projections post residency. If employed full time as an intern, resident, fellow, or similar postgraduate trainee at the time of loan disbursement are eligible to make \$25 monthly payments ("Reduced Payment") throughout their training ("Residency Period"). Please note that residents or fellows with signed contracts to practice may qualify for our standard rate offerings found at www.laurelroad.com/healthcare-banking/medical-loans/residents-and-fellows/#disclaimers.
- The 0.25% University Hospitals employee interest rate discount ("Employee Discount") is offered to personal loan applicants who are active University Hospitals employees. An additional 0.25% interest rate discount is also available to University Hospitals employees who make personal loan payments through reoccurring electronic fund transfers (EFT) ("AutoPay Discount"). The Employee Discount and AutoPay Discount are only available at loan origination and at no

other time, and will go into effect on the date the loan funds are disbursed. The Member Discount cannot be combined with any other offer, except the AutoPay Discount. These offers are subject to change without notice. This offer is not guaranteed if you do not meet Laurel Road's personal loan or AutoPay Discount criteria. Laurel Road is not responsible for, and will not honor, promotional offers that appear on third-party websites that are not authorized by Laurel Road.

- AutoPay/EFT Discount: if the borrower chooses to setup monthly payments automatically by electronic fund transfer (EFT) from a bank account before closing, the interest rate will decrease by 0.25%. The discount will be reflected in your monthly payment.
- You must open a Laurel Road Loyalty Checking account by 07/31/2024 at 11:59 p.m. (ET) and make one or more qualifying direct deposits via an Automated Clearing House (ACH) transaction into the Laurel Road Loyalty Checking account totaling at least \$2,500 within the first 60 days after account opening to receive the \$300, which will be deposited into your account within 60 days of meeting requirements. **Qualifying Direct Deposits** – A direct deposit from an employer payroll, payroll provider service, or benefits payer (such as Social Security or Military Pay), pension, and must be clearly identifiable to Laurel Road as such. **Non-Qualifying Deposits** – Person to Person payments such as but not limited to (Zelle, PayPal, Cash App, or Venmo). Mobile check deposits, cash loads or deposits, one-time direct deposits, such as tax refunds and other similar transactions. In addition, any deposit to which Laurel Road deems to not be a qualifying direct deposit. You are not eligible for the bonus if you were the primary owner on any Laurel Road checking account within the prior 24 months before opening the new checking account. The bonus value may be reported to the IRS on Form 1099-INT. Accounts must be in good standing and cannot be closed at the time of bonus payment. Offer is subject to cancellation without notice and cannot be combined with any other checking account bonus offer. Laurel Road is not responsible for, and will not honor, promotional offers that appear on third-party websites that are not authorized by Laurel Road. Visit laurelroad.com/checking/loyalty-checking/#rates-fees-jump for current Laurel Road Loyalty Checking Rates. Normal account service charges and miscellaneous charges may apply to the Laurel Road Loyalty Checking, which may reduce earnings.
- This offer is only available to current University Hospital employees and is non-transferable. In order to receive the promotional offer of \$100.00, University Hospital employees must open a Laurel Road Loyalty Checking Account (LCA). The \$100.00 will be paid within forty-five (45) business days of opening the LCA. No minimum balance is required to open a LCA or receive the \$100.00 promotional offer. Limit one promotional offer per qualifying Laurel Road and per individual. Primary owners of a Laurel Road LCA within the prior twenty-four (24) months, are not eligible. The value of the promotional offer may be reported to the IRS on Form 1099-INT. This offer is subject to cancellation at any time and without notice. This offer is not guaranteed if you do not meet Laurel Road's LCA criteria and cannot be combined with any other offer. Laurel Road is not responsible for, and will not honor, promotional offers that appear on third-party websites and are not authorized by Laurel Road.
- Primary account holder is eligible to earn monthly rewards of \$20/month from the second through thirteenth statement periods, which is considered your "first year." From the fourteenth statement period onward, the eligible reward will be \$10/month for as long as the Laurel Road Loyalty Checking account ("Account") is open. To earn monthly rewards, you must make qualifying Automated Clearing House (ACH) direct deposits into the Account totaling at least \$2,500 during the statement period. Qualifying ACH direct deposit transactions include most payroll, Social Security, pension and government benefits deposits. Rewards will be deposited into your Account in the statement period after they are earned. Only one Loyalty Checking account per primary account holder. Cannot be combined with other checking bonus, reward, or rate discount offers, excluding any promotional offer for opening the Account. If you were previously the primary owner on another Laurel Road Checking account at any time during the prior 24 months, rewards are limited to \$10 per statement period during the life of your account. The value of the monthly rewards may be reported to the IRS on Form 1099-INT. Accounts must be in good standing and cannot be closed at the time of reward payment. Offer is subject to change without notice.
- A 0.25% mortgage interest rate reduction (the "Rate Discount") is available to borrowers that are an active AMA member no less than five (5) days prior to closing. The Rate Discount cannot be combined with any other interest rate incentives or reductions, applies only to new Loan applications, may not be available for all products, and becomes effective at closing (if applicable). For fixed-rate mortgages, the Rate Discount will be reflected in the interest rate on the Promissory Note. For adjustable-rate mortgages ("ARMs"), the Rate Discount will apply to the initial fixed interest rate period and will be reflected in the maximum amount the interest rate can increase of the term of the loan, subject to the minimum interest rate that may be charged per the terms of the Promissory Note or Agreement. Other restrictions may apply. Ask us for details.
- A lender credit of up to \$650 (the "Lender Credit") is available to borrowers that are an active AMA member no less than five (5) days prior to closing. The Lender Credit cannot exceed borrowers' actual costs to close, may be combined only with certain special purpose lender credits, applies only to new Loan applications, and becomes effective at closing (if applicable). Other conditions or restrictions may apply.

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Exclusive Benefits for Members

Exclusive members savings, premium care service, and tailored resources to help guide your financial journey.



Financial Education

Dedicated tools and resources to help you reach your next milestone.



Perks! Partners

Exclusive discounts on premium brands, subscriptions, and services.



Premium Care

Our premium care specialists are here to support you with extended hours.



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