

Student Loan Origination & Refinancing

Compare actual prequalified rates from multiple lenders in minutes.

¹All bonus payments are by gift card, see [terms](#)*.

²Residents 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.

³ 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.

*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.

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Approved for use in Advisor and 401(k) markets. Firm review may apply.

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Credible offers access to student loan origination and refinancing services that can make managing college costs easier for your employees. Employees can receive a \$750 bonus¹ when they refinance through Credible.²



Why Credible?

Credible's online marketplace lets employees compare actual prequalified offers³ across lenders, determine if taking a student loan or refinancing is a fit, and select an offer that best fits their objectives.

- Access to prequalified offers/rates³ from multiple refinancing providers to maximize choice and enable comparison shopping without impacting credit score³
- Marketplace model provides solutions for a broad range of employees (Credit score coverage of 620+)
- Offers employee support via phone, chat, and email



Benefit to Employees

Student loan origination and refinancing can help employees better manage college costs.

- Ability to get competitive, personalized, pre-qualified rates from top lenders – without impacting their credit score³
- Origination: Access to private loans; may allow them to cover up to 100% of their school certified costs after financial aid
- Refinancing: Lock in a lower interest rate and lower monthly payments; combine multiple loans to repay more efficiently
- Refinancing Only: Employees may be eligible to receive a \$750 bonus¹ when they refinance through Credible²



Benefit to Employers

Provides support for the millions of employees dealing with the financial and emotional burdens of paying for college for themselves or their children.

- Improves recruitment and retention of college-educated talent
- Covers varying levels of employee income and credit to help a broader range of borrowers
- Provides another tool for helping employees pay for a major expense or to reduce college debt while still saving for retirement

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<https://www.credible.com>

Executive overview

Credible Labs Inc. owns and operates an online marketplace that allows borrowers to receive loan offers from lenders. Its products include student loans and refinancing products, personal loans, and credit cards. Credible Labs Inc. was founded in 2012 and is based in San Francisco, California. Credible will offer student loan refinancing options to individuals that complete a student loan refinancing questionnaire on Credible's site.

Data security & privacy

Please refer to Credible's privacy policy ([linked here](#)*).

This website is not affiliated with Fidelity Brokerage Services LLC or any of its affiliates and the 3rd party is solely responsible for the information and services it provides.

Employee experience

The Financial Wellness experience will include a direct link to Credible. These links will prompt users with a leaving site message before directing them to a custom landing page that welcomes Fidelity users. For more information on how we link to third parties, please see the Financial Wellness Service Overview.

Credible may email, text, or call employees who received prequalified rates in order to reengage. Note that getting prequalified rates will not impact employees credit score.

Data & reporting

Fidelity will not send any personal data to Credible. All personal data will be entered by employees directly on Credible's site. Fidelity may send Credible an anonymized client indicator for each employee that follows a link to Credible's site. This indicator will enable Fidelity to report on aggregated, anonymous data. For more information about data and reporting, please see the Financial Wellness Service Overview.

Cost to employees

Credible does not charge a service fee for access to their platform of lenders. None of Credible's lending partners charge loan origination fees for student debt origination or refinancing. There is no prepayment penalty for individuals who would like to pay off their loans faster.

Employee bonus

Refinancing Student Loans only: Eligible employees will receive a \$750¹ bonus for each new loan closed when they navigate to Credible from Fidelity and refinance through Credible.

Fidelity compensation

Fidelity will not receive any compensation from Credible.