



Laurel Road member benefits



AMA members must apply through www.laurelroad.com/ama to access these benefits.

AMA members can manage their finances and prepare for their futures in various ways with Laurel Road, an FDIC-insured digital banking platform. Laurel Road also offers a range of customized lending solutions to help physicians run and maintain their practice. Keep reading to learn more about loan offerings for students, residents, physicians, and practices.

Laurel Road student loan refinancing

The AMA and Laurel Road have teamed up to help members save on their student loan debt. Laurel Road provides competitive student loan refinancing rates, and AMA members get access to these exclusive benefits:

- Receive a 0.25% rate discount when you refinance with Laurel Road*
- Entirely online application allows physicians to check rates in minutes—without impacting your credit score*
- Residents are eligible for \$100/month payments all through training*

Note: the discount is applied to the principal to help pay the loan down faster. These discounts and bonuses are only offered for applications from AMA members in good standing, and the rates will end if the members are no longer active. Other terms and conditions apply. For more information, visit the Laurel Road website and find all partnership disclaimers.



GradFin student loan consultation

Get help identifying your student loan repayment options. Laurel Road student loan experts at GradFin have helped borrowers qualify for an average of \$110k in student loan forgiveness† and can help you understand how to manage your student loan options, including income-driven repayment (IDR) and public service loan forgiveness (PSLF).

AMA members also get a \$50 discount when they open an annual membership with GradFin for PSLF services.* Set up a free 30-minute session with a GradFin specialist today.

Consider PSLF if you:

- Work for a government or qualifying not-for-profit organization**
- Are employed full-time
- Have federal loans

†Members that met the requirement for PSLF qualified for an average of \$110k in student loan forgiveness as of 8/30/23.

*AMA members get a \$50.00 discount on an annual Public Service Loan Forgiveness (“PSLF”) 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 AMA members, 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.

**To see if your employer qualifies, visit studentaid.gov/pslf/employer-search.

Resident interview loans

AMA members can also ease the financial burdens of interviewing for residency positions with Laurel Road. A Laurel Road resident interview loan covers common costs associated with searching for medical residency programs. For example, you may incur travel costs for flights or hotel stays.

- AMA student members receive an additional 0.25% rate discount when taking out a residency interview loan with Laurel Road.*
- Special repayment options during training.*



- Additional 0.25% discount when automatic monthly payments from a bank account is selected at the time of closing.*

Personal loans for physicians and residents

Additionally, physicians and residents can apply for personal loans online and check their rates in minutes without impacting their credit scores.* Physicians can borrow up to \$80,000* with a personal loan if they're in practice.

- AMA members receive an additional 0.25% rate discount when taking a personal loan with Laurel Road.*
- Special repayment options during training.
- Additional 0.25% discount when automatic monthly payments from a bank account is selected at the time of closing.*

Home loans for physicians

Laurel Road offers practicing physicians or residents who are AMA members custom digital mortgages and low rates whether they're looking to purchase a home or refinance their current mortgage.

As an AMA member, you will receive a 0.25% mortgage rate discount off already low rates with Laurel Road.* You could also save up to \$650 on your closing costs.* Enjoy an easy online application experience with a dedicated mortgage team and human support when needed.

Laurel Road for your practice

Laurel Road also offers a range of customized lending solutions to help you run and maintain your business, including term loans and lines of credit. These solutions are designed to help you buy equipment, consolidate debt, or buy into a practice.

As an AMA member, you will receive a 0.25% rate discount if you are approved for a practice loan with Laurel Road.*

If you are a physician or medical student interested in unlocking these special benefits, join AMA today



Disclaimers

All credit products are subject to credit 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 <https://studentaid.gov/> for the most current information.

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