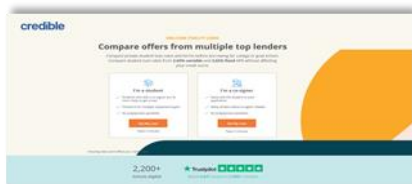




While college costs continue to increase, federal student loan limits have not increased in a decade. With the average annual cost to attend a private college these days being over \$49,000¹, this leaves a gap that you have to find a way to pay for after exhausting federal loan options and other financing options. 17% of students were left to evaluate private student loan options to pay for college.²

What to consider

Credible is an online marketplace that provides borrowers looking for private student loans with competitive, personalized, prequalified rates from up to 9 vetted lenders. If private student loans are a good option for you, through Credible there is no cost to request offers, and checking rates will not impact your credit score.



Key features

- Personalized real rates - not ranges - from multiple lenders instantly, without affecting your credit score
- 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 with flexible repayment options covering 2,200+ colleges
- Options available for both students as well as co-signers

How it works

1. Request prequalified rates

Access Credible through NetBenefits®. At Credible, answer a few quick questions to request new student loan 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 rates

Choose a lender and provide a bit more information so your rates can be finalized.

¹ Motely Fool CollegeBoard Feb 2020

² Studentloanhero.com Jan 2020

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