

Pay off credit cards or invest in a major purchase.

Apply at SoFi.com/OneBeacon and get a **\$200 welcome bonus¹** with your personal loan.



How to apply:

1. Find your rates at SoFi.com/OneBeacon.
2. If approved, select your rate and term.
3. Upload identity and income information.



Why SoFi Personal Loans?

Serious Savings

Borrow from \$5k-\$100k at fixed rates starting at 5.49% APR and variable rates starting at 5.19% APR (with AutoPay)*.

Easy Experience

Simple online application that only takes minutes to complete.

No Extra Fees

No application or origination fees. No prepayment penalties.

Community Benefits

Happy hours, career strategy services, member dinners, and more.

Best-In-Class Customer Service

We're here to help 7 days a week by phone, email, chat and social. Call us at **855-456-7634** or email us at ask@sofi.com.

Get your **\$200 welcome bonus¹** at SoFi.com/OneBeacon

Checking your rate will not affect your credit score.

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. Fixed rates from 5.49% APR to 14.24% APR (with AutoPay). Variable rates from 5.19% APR to 11.34% APR (with AutoPay). SoFi rate ranges are current as of September 1, 2017 and are subject to change without notice. Interest rates on variable rate loans are capped at 14.95%. Lowest variable rate of 5.19% APR assumes current 1 month LIBOR rate of 1.24 plus 4.20% margin. Not all borrowers receive the lowest rate. If approved for a loan, the fixed or variable interest rate offered will depend on your creditworthiness, and the term of the loan and other factors, and will be within the ranges of rates listed above. For the SoFi variable rate loan, the 1-month LIBOR index will adjust monthly and the loan payment will be re-amortized and may change monthly. APRs for variable rate loans may increase after origination if the LIBOR index increases. Not all rates and amounts available in all states. To qualify, a borrower must be a U.S. citizen or permanent resident in an eligible state and meet SoFi's underwriting requirements. Not all borrowers receive the lowest rate. To qualify for the lowest rate, you must have a responsible financial history and meet other conditions. If approved, your actual rate will be within the range of rates listed above and will depend on a variety of factors, including term of loan, a responsible financial history, years of experience, income and other factors. The SoFi 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. SoFi loans not offered to residents of Nevada. Other state restrictions may apply. See eligibility requirements at sofi.com/legal. Licensed by the Department of Business Oversight under the California Financing Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636. 1 See SoFi.com/legal#welcome-bonus