

[Date]

[Customer Name]  
[Customer Address]  
[City, State, Zip Code]

Subject: Exclusive Refinancing Offer for [Bank/Company Name] Customers

Dear [Customer Name],

As a valued [Bank/Company Name] customer, we want to help you manage your debt more effectively. Based on your current relationship with us, you may be eligible to lower your monthly student loan payments through our refinancing program.

By refinancing your existing student loans with us, you could benefit from:

- Lower interest rates compared to your current loans.
- One simple monthly payment.
- Flexible repayment terms ranging from [Number] to [Number] years.
- No application or origination fees.

Managing your student debt shouldn't stand in the way of your other financial goals. See how much you could save by visiting our website at [Website URL] or by calling us at [Phone Number].

This offer is based on your history with us, and checking your new rate only takes a few minutes without affecting your credit score.

Sincerely,

[Sender Name]  
[Title]  
[Bank/Company Name]

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Disclaimer: All loans are subject to credit approval. Terms and conditions apply. [Insert additional legal disclosures here].