

[Date]

[Borrower Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Exclusive Refinancing Offer for Your Student Loans

Dear [Borrower Name],

Based on your excellent credit history and financial profile, you have been pre-approved for an exclusive student loan refinancing rate through [Lender Name].

Your Prime Borrower Offer Includes:

- Fixed Interest Rates as low as [Percentage]% APR
- Variable Interest Rates as low as [Percentage]% APR
- No application fees, no origination fees, and no prepayment penalties
- Flexible repayment terms ranging from [Number] to [Number] years
- Simplified monthly payments with our consolidated billing platform

By refinancing your existing high-interest student loans today, you could save an estimated \$[Amount] over the life of your loan and significantly reduce your monthly obligations.

**How to Claim Your Offer:**

1. Visit [Website URL]
2. Enter your unique invitation code: [Code]
3. Select your preferred term and complete the 5-minute digital application

This offer is valid until [Expiration Date]. If you have any questions, please contact our dedicated account team at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]

[Title]

[Lender Name]

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Disclaimer: Pre-approval is subject to final credit verification and documentation. Actual rates may vary based on credit score, loan amount, and term selected. Terms and conditions apply.