



Implementation Date/Time -

5/22/2025 08:00AM ET

PANACEA FINANCIAL RATE CARD

PRN Personal Loan Rates and Borrower Exposure:

Gross Coupon Rates (Before Autopay Discount)									
FICO	In-School			In-Training			In-Practice		
	3yr	5yr	7yr	3yr	5yr	7yr	3yr	5yr	7yr
661-699	-	13.00%	14.00%	12.00%	13.00%	14.00%	15.00%	16.00%	17.00%
700-739	-	12.50%	13.50%	11.50%	12.50%	13.50%	14.50%	15.50%	16.50%
740-799	-	11.50%	12.50%	10.50%	11.50%	12.50%	14.00%	15.00%	16.00%
800+	-	9.99%	10.99%	9.49%	9.99%	10.99%	13.50%	14.50%	15.50%

Pricing is not inclusive of any discounts

Total Borrower Exposure and Beacon-Based Pricing:

Beacon Scores	TBE: In School	TBE: In Training	TBE: In Practice
≤660	\$---	\$---	\$---
661-720	\$5,000	\$7,500	\$10,000
721-780	\$7,500	\$15,000	\$30,000
≥781	\$10,000	\$20,000	\$50,000

*Panacea offers a .50% discount with auto-pay from a Panacea Checking account. We offer a .25% discount with auto-pay from a non-Panacea Checking account. Discounts are on top of and Beacon based pricing discount.

Student Loan Refinance Rates:

Gross Coupon Rates (Before Autopay Discount)								
FICO	Title IV				Non-Title IV			
	5yr	10yr	15yr	20yr	5yr	10yr	15yr	20yr
700-749	8.50%	8.50%	8.75%	9.50%	9.75%	9.75%	10.00%	10.75%
750-799	7.75%	7.75%	8.00%	8.50%	9.75%	9.75%	10.00%	10.50%
800-849	7.25%	7.25%	7.49%	8.00%	9.50%	9.50%	9.75%	10.25%
850+	5.99%	6.49%	7.00%	7.49%	8.50%	9.00%	9.50%	10.00%

Pricing is not inclusive of any discounts

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