

Loans & financial services

AMA Member Benefits PLUS makes navigating your financial future easy. Whether it's a home, student, resident or personal loan or insurance, AMA provides the information to align your finances, and prepare for your future in the medical profession.

Home loans

Explore preferred home loan and real estate match services through AMA Member Benefits PLUS.

Laurel Road

Student loan refinancing

Laurel Road provides low-rate student loan refinancing to residents and practicing physicians.

- AMA members receive an additional 0.25% rate discount when refinancing with Laurel Road.¹
- Entirely online application allows physicians to check rates in minutes—without impacting your credit score.²
- Residents pay only \$100/month all through training.³
- Join the many members at Laurel Road who have saved thousands of dollars.⁴
- Lower your refi rate when you add a new checking account. Open a Laurel Road Checking? account during student loan refinancing and get an introductory 0.25% off your interest rate for the first three months. After that, your interest rate discount varies based on your total monthly direct deposit amount.

Resident interview loans

Ease the financial burden of interviewing for residency positions with a personal loan from Laurel Road to cover the costs associated with interviewing.

- **AMA student members receive an additional 0.25% rate discount when taking out a residency interview loan with Laurel Road.**⁵
- Reduced payments during training—pay only \$25/month during the remainder of medical school and up to four years of your residency.⁶
- Autopay discount—eligible for discount of 0.25% when monthly payments are made automatically from a bank account.⁵

Personal loans for physicians and residents

Borrow up to \$80,000⁷ with a personal loan if you're in practice or within 12 months of completing training and have a signed contract to practice. If you're a resident, you can borrow up to \$45,000.

- AMA Members receive an additional 0.25% rate discount when taking a personal loan with Laurel Road.⁸
- Reduced payments during training—you could pay only \$25/month for up to four years of residency.⁹
- Autopay discount—eligible for discount of 0.25% when monthly payments are made automatically from a bank account.⁹

Laurel Road High Yield SavingsSM

Doctors and existing AMA members can plan for the future with a highly competitive high yield savings account—with \$0 cost to open. AMA Members get a **\$100 cash bonus** for opening an account.¹⁰

Student Loan CashbackSM credit card

AMA members get a \$100 cash bonus after activating.¹¹ Introducing the first card that lets you redeem 2% cashback toward your student loans with any eligible servicer.¹² Chip away at your student loans with every dollar you spend. Learn more.

- View cardmember agreement (PDF)
- View rates and fees table (PDF)

Physician financial resource center

AMA Insurance, an AMA subsidiary, is here to help America's doctors prepare for a healthy financial future.

- Access a full suite of life, health, dental and disability income insurance, as well as retirement programs tailored to meet the unique needs of physicians.
- Auto, homeowner and long-term care plans are also available.
- Plans offered through the agency provide premium credits and up to a 35% discount for physicians and AMA members on select plans.

All trademarks are the property of their respective owners. Additional terms and conditions apply, including verification of current AMA membership status.

Disclaimers: Laurel Road

Laurel Road is a brand of KeyBank National Association. All products offered by KeyBank N.A. Member FDIC. All credit products are subject to credit approval.

If you are refinancing any federal student loans with Laurel Road, you will no longer be able to take advantage of any federal benefits, including but not limited to: COVID-19 payment relief, Income Based Repayment (IBR), Pay As You Earn (PAYE), or Revised Pay As You Earn (REPAYE), and Public Service Loan Forgiveness (PSLF). For more information about the benefits of these federal programs and other federal student loan programs, please visit <https://studentaid.gov>.

¹ The 0.25% AMA member interest rate discount is offered on new student loan refinance applications from active AMA members. The AMA discount is applied to your monthly payment and will be reflected in your billing statement. The discount will end if the AMA notifies Laurel Road that the borrower is no longer a member. This offer cannot be combined with other member or employee discounts.

² Checking your rate with Laurel Road only requires a soft credit pull, which will not affect your credit score. To proceed with an application, a hard credit pull will be required, which may affect your credit score.

³ Click here for APR and Payment Examples and more information about the \$100 monthly payments.

For residents, eligibility and rates offered will depend on your credit profile, total monthly debt payments, length of residency and income projections post residency. Variable APRs are subject to change after consummation.

Residents or fellows with signed contracts to practice may qualify for our standard rate offerings.

⁴ Savings vary based on rate and term of your existing and refinanced loan(s). Refinancing to a longer term may lower your monthly payments, but may also increase the total interest paid over the life of the loan. Refinancing to a shorter term may increase your monthly payments, but may lower the total interest paid over the life of the loan. Review your loan documentation for total cost of your refinanced loan.

⁵ **AutoPay/EFT Discount:** if the borrower chooses to make monthly payments automatically by electronic fund transfer (EFT) from a bank account, the interest rate will decrease by 0.25% and will increase back if the borrower stops making (or we stop accepting) monthly payments automatically by EFT from the borrower's bank account. The AutoPay/EFT Discount will not reduce the monthly payment; instead, the discount is applied to the principal to help pay the loan down faster.

⁶ Click here for APR and Payment Examples and more information about the \$25 monthly payments.

⁷ If you a practicing Doctor [Doctor of Medicine (MD) or Doctor of Osteopathic Medicine (DO)] or Dentist [Doctor of Medicine in Dentistry or Doctor of Dental Medicine (DMD) or Doctor of Dental Surgery (DDS)] or if you are a resident, with one of the aforementioned degrees and a contract to start practicing within 12 months of application approval, you may be eligible to borrow up to \$80,000.

⁸ The 0.25% AMA member rate discount is offered on personal loan applications from AMA active members. The AMA discount is applied to your monthly payment and will be reflected in your billing statement. The discount will end if the AMA notifies Laurel Road that borrower is no longer a member. This offer cannot be combined with other member or employee discounts.

⁹ **AutoPay/EFT Discount:** If the borrower chooses to setup monthly payments automatically by electronic fund transfer (EFT) from a bank account before closing, the interest rate will decrease by 0.25%. The discount will be reflected in your monthly payment.

¹⁰ In order to receive the \$100, AMA Members must open a Laurel Road High Yield SavingsSM account, the cash bonus will be paid out within 45 days of account opening. No minimum balance is required to open the account or receive the \$100 cash bonus. Limit one cash bonus per qualifying Laurel Road High Yield SavingsSM account holder.

Laurel Road High Yield SavingsSM: No minimum balance to open an account. Variable Annual Percentage Yield (APY) varies by tier. APY for tiers below \$2,000,000 the APY is 2.35%. For tiers \$2,000,000+ the APY is 0.05%. APYs indicated are accurate today only and are subject to change before or after account opening. Fees may reduce earnings on the account.

In order to open a Laurel Road High Yield SavingsSM account you must be either an existing Laurel Road customer or a new customer with the following degrees: Doctor of Medicine (MD), Doctor of Osteopathic Medicine (DO), Doctor of Medicine in Dentistry or Doctor of Dental Medicine (DMD),

Doctor of Dental Surgery (DDS), Doctor of Optometry (OD), Doctor of Audiology (AuD), Doctor of Naturopathic Medicine (ND), Doctor of Podiatric Medicine (DPM), Doctor of Veterinary Medicine (DVM), or Doctor of Chiropractic (DC)

¹¹ A \$100 cash bonus offer is available to current non-college student AMA members who apply and are approved for a Laurel Road Student Loan CashbackSM Credit Card. The \$100 cash bonus will be paid within 45 days of the member's activating the credit card. Existing credit card customers are not eligible.

¹² You will earn 2.0% in Cashback Rewards for each \$1 spent on eligible Purchases if you redeem your Cashback Rewards towards your Student Loan with an eligible servicer. This equates to \$0.02 in Cashback Rewards, for each \$1 spent. For example, if you spend \$100, you will earn \$2.00 in Student Loan Credit. You will earn 1.0% in Cashback Rewards for each \$1 spent on eligible Purchases if redeemed for a statement credit. This equates to \$0.01 in Cashback Rewards, for each \$1 spent. For example, if you spend \$100, you will earn \$1.00 in Cashback Rewards. Cashback is awarded based on eligible credit card purchases excluding transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers and quasi-cash transactions. For more information, view Laurel Road Student Loan CashbackSM Credit Card Program Terms and Conditions.

Eligible student load services include the following:

Laurel Road – MOHELA Loan Servicing; Alaska Commission (ACPE); American Education Services; Aspire Servicing Center; Bank of North Dakota; College Ave Student Loans; College Foundation Inc.; CommonBond; CornerStone U.S Department of Education; CornerStone Education Loan Services; Discover Student Loans; Earnest Operations LLC; EdFinancial Services U.S Department of Education; EdFinancial Services; FedLoan Servicing Department of Education; First Mark Services; Great Lakes U.S Department of Education; Granite State Management & Resources; Granite State Management & Resources – U.S Department of Education; Heartland – ECSI; Kentucky Higher Education Student Loan Corporation; Launch Servicing; Lendkey Technologies Loan; MOHELA-SoFi; MOHELA-U.S Department of Education; MOHELA Education Loan Servicing; National Student Loan Services; Navient Commercial Loans; Navient – U.S. Department of Education Loan Servicing; Navient Private Loans; NaviReFi; North Carolina State Education Assistance Authority; Nelnet " J "; Nelnet " D "; Nelnet E Department of Education; NJHESAA or NJ Class; North Texas HEA; Oklahoma Student Loan; Oklahoma Student Loan U.S Department of Education; PenFed Credit Union; ReliaMax Ln. Services LLC; Rhode Island Student Loan Authority; RSLFC Payment Center; Sallie Mae; SEAA Repayment Services; Tuition Options; UAS; UHEAA; VSAC Payments; Wells Fargo Education Loan.

The creditor and issuer of this credit card is KeyBank N.A., pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.