



Electronic Payment Authorization

You certify that you are the holder of the bank account used to make your electronic payment. You authorize Navient Solutions, LLC or its service provider to initiate ACH/electronic debit entries to your bank account for the one-time payment amount and date you scheduled, based upon the information you have entered into your student loan account at Navient.com. You also authorize the financial institution (BANK) for the bank account you selected to debit these entries from your bank account.

Electronic payments can be canceled through your Navient.com account as follows:

If you scheduled your payment...	You may cancel your payment...
for a future date	at any time before 3:00 PM ET on your scheduled payment date
for today's date before 3:00 PM ET	at any time before 3:00 PM ET today
for today's date after 3:00 PM ET and before 5:00 PM ET	before 5:00 PM ET today
for today's date after 5:00 PM ET	at any time before 3:00 PM tomorrow

Scheduled payments which can be canceled will appear in the Recent Payments section of your Navient.com account with a status of "Pending" followed by a clickable "X" icon to cancel the payment. Navient in its sole discretion may make this cancelation feature available beyond the time frames noted above. Dates and times are based on Eastern Time, United States.

This authorization shall remain in effect until Navient Solutions, LLC or BANK have received notification from you of its termination in such time and in such manner as to afford Navient Solutions, LLC or BANK a reasonable opportunity to act on it, or until your loan account has been paid in full, or until Navient Solutions, LLC or BANK has sent you ten (10) days written notice of Navient Solutions, LLC's or BANK's termination. If you choose to terminate this authorization to debit your account, you will notify BANK in accordance with your agreement with BANK. You understand that your termination of this authorization will not relieve you of your obligation to make your loan payments when due.

Limitations on This Service

By using this service, you understand that you are submitting a request to make a one-time payment on the loan(s) specified from the account entered during the submittal process. By doing so, you are not enrolling your loan(s) in Navient's Auto Pay (formerly known as

Automatic Debit) feature. Please note, if you are making a one-time payment, your current billing method will remain unchanged.

You remain responsible for the timely payment of your student loan regardless of your use of electronic payments or traditional payment methods. It is solely your responsibility to monitor your student loan account for the purpose of making sure timely payment was made on the account.

*If your loan(s) is currently enrolled in Auto Pay, your monthly payment will continue to be deducted from your bank account as originally agreed upon.

Disclaimer of Liability

You agree to indemnify and hold Navient Solutions, LLC and its affiliates harmless from any and all damages or harm resulting from the unauthorized access to your bank account number and ABA routing number resulting from your failure to comply with the Navient.com Terms of Use. Navient is not responsible or liable for any direct, indirect, incidental, consequential, special, exemplary, punitive or other damage related to your use of electronic payments at Navient.com.

General Terms of Use

By accepting this Electronic Payment Authorization, you also accept the general Terms of Use for Navient.com.

If you do not agree to be bound by the Electronic Payment Authorization and the Terms of Use, you will not be able to continue here and will need to make your payment another way.