

2009-2010 Undergraduate Lender Comparison Chart<sup>1</sup>

Lender	Federal Stafford Loan Interest Rate is FIXED at: 5.6% for Subsidized 6.8% for Unsubsidized		Federal PLUS Loan Interest Rate is FIXED at 8.5%		Private Alternative Loan		
	Fees	Incentives	Fees	Incentives	Fees	Interest Rate <sup>2</sup>	Incentives
Chase 1-800-487-4404 Lender Code: 807807	.5% origination fee 1% default fee	.25% interest rate reduction for automatic payments	3% origination fee 1% default fee	.25% interest rate reduction for automatic payments	Zero fees	3-month LIBOR + 3.65% to 3-month LIBOR + 9.75%	.25% interest rate reduction for automatic payments
Citibank 1-800-967-2400 Lender Code: 826878	.5% origination fee 1% default fee	.25% interest rate reduction for automatic payments	3% origination fee 1% default fee	.25% interest rate reduction for automatic payments	0%-6%	3-month LIBOR + 4.75% to 3-month LIBOR + 11.5%	.25% interest rate reduction for automatic payments
Discover 1-877-728-3030 Lender Code: 831312	.5% origination fee 1% default fee	.25% interest rate reduction for automatic payments	3% origination fee 1% default fee	.25% interest rate reduction for automatic payments	Zero fees	Prime + 1% to Prime + 7.75%	.25% interest rate reduction for automatic payments  2% Graduation Reward for students graduating from degree program loan was used to fund. Consult lender for full details
National Education 1-800-353-3357 Lender Code: 834378	.5% origination fee 1% default fee	.25% interest rate reduction for automatic payments	3% origination fee 1% default fee	.25% interest rate reduction for automatic payments			
Sallie Mae 1-888-272-5543 Lender Code: 802218	.5% origination fee 1% default fee	.25% interest rate reduction for automatic payments	3% origination fee 1% default fee	.25% interest rate reduction for automatic payments	0%-3%	1-month LIBOR + 4% to 1-month LIBOR + 10.5%	.25% interest rate reduction for automatic payments  .25% interest rate reduction for electing to receive all servicing communication via email

<sup>1</sup> All lenders listed on this Preferred Lender List other than Discover allow for electronic application and for Electronic Funds Transfer for loan disbursement.

<sup>2</sup> Interest rates listed were accurate at the time information was solicited from lenders. Please consult directly with the lender to ensure the most accurate loan terms.