

2009 - 2010 Lender Comparison Chart

for loans with first disbursements on or after 7/1/09

	Federal Stafford Loan fees	FSL Repay Incentives	Private Loan Fees: ** Disbursement/Repayment		Private Loan Interest Rate	Grad PLUS Loan	Comments
<p>Discover Student Loans 877-728-3030 http://www.discoverstudentloans.com/ Lender Code: 831312 Alternative Loan Code: L61</p>	<ul style="list-style-type: none"> • 1% Federal Default Fee • 0.5% Federal Origination Fee 	. 0.25% Auto Debit Reward	Zero	Zero	•Prime + 1.00% to + 7.75%, variable	<ul style="list-style-type: none"> •Fixed 8.5% interest rate •1% Federal Default Fee • 3% Federal Origination Fee •0.25% Auto Debit Reward 	<ul style="list-style-type: none"> •0.25% Auto Debit Reward for all loan types •2% Graduation Reward for Certified Private Loans that can be redeemed as cash or principal reduction at graduation •Zero fees are automatic and can never be lost •Certified Private Loans can be used to cover past-due balances •No income requirement for Certified Private •Interest capitalizes (is added to the principal balance) at the conclusion of any deferment, grace, or forbearance period
<p>PNC Bank 800-762-1001 www.pnconcampus.com Lender Code: 809921</p>	<ul style="list-style-type: none"> •.5% origination fee for loans first disbursed on or after 7/1/09 •-1% guarantee fee 	.25% interest rate discount for automatic payments (ACH)	0-6%	0%	<p>PNC Solution Health Profession Loan</p> <p>One month LIBOR+2.25%-8%</p>	<ul style="list-style-type: none"> •3% origination fee •1% guarantee fee •.25% interest rate discount for automatic payments (ACH) • 	<ul style="list-style-type: none"> •Co-signer release option after 48 on time payments •Also offer Residency and Relocation Loan •“Live” customer service assistance •Over 40 years of experience in educational lending
<p>Access Group 800-282-1550 AccessGroup.Org Lender Code: 808851</p>	•0.5% origination fee for loans disbursed after July 1, 2009	•.25% interest rate discount for automatic payments (ACH)	N/A – Private loans are not offered through Access Group at this time	N/A	N/A	<ul style="list-style-type: none"> •3% origination fee •.25% interest rate discount for automatic payments •Automatic in-school deferment for at least half-time status •Grad PLUS borrowers are automatically granted a six-month deferment after graduation to align repayment with their Stafford loans. 	<ul style="list-style-type: none"> •.25% interest rate discount for automatic payments ACH •Non-profit organization •Online services and tools to help borrowers obtain and manage their loans •Superior customer service •Convenient combined billing with other Access Group loans •In-house servicing of loans •Comprehensive borrower education materials (WiseBorrower®) available to all borrowers
<p>Sallie Mae 1-888-272-5543 http://schools.salliemae.com/school-campus.aspx?L=802218&S=00144403 Lender Code: 802218 (federal) 900905 (private)</p>	<ul style="list-style-type: none"> •0.5% Origination fee •1% Default fee 	You may qualify for a 0.25 percentage point interest rate reduction when you make payments on your Sallie Mae Stafford loan by automatic debit. [†]	Smart Option Student Loan SM 0-3%	Smart Option Student Loan 0%	<p>Smart Option Student LoanSM</p> <ul style="list-style-type: none"> •One-month LIBOR + 4% to one-month LIBOR + 10.5% (APR: 4.50% to 11.59%)[‡] •[‡]The Annual Percentage Rate (APR) is a variable rate and will increase if the one-month LIBOR rate increases. The APRs shown are APRs effective as of 4/27/09. 	<ul style="list-style-type: none"> *3% Origination fee *1% Default fee <p>You may qualify for a 0.25 percentage point interest rate reduction when you make payments on your Sallie Mae Graduate PLUS loan by automatic debit</p>	<ul style="list-style-type: none"> •Applying with a creditworthy cosigner may help you qualify and/or receive a lower interest rate •The borrower may apply for cosigner release after successful completion of their education¹ •A 0.25 percentage point interest rate reduction is available for automatic debit² •A 0.25 percentage point interest rate reduction is available if the borrower provides a valid email address and elects to receive all servicing communications via email³

* 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 information!