

Lender Information as of 2/09/2009

Alternative Private Loans for Undergraduate and Graduate Students

Lender	Interest Rate	Fees
Chase Select Private Student Loans	as low as Prime + 2.5%	0% origination, 0% repayment
Citi Private Student Loans	as low as 5.00% (4.90% APR)	as low as 0%
Sallie Mae Signature Private Student Loans	as low as 1 Month LIBOR + 4.5% to 1 Month LIBOR + 11.25%	0% disbursement, 0% repayment

ALTERNATIVE PRIVATE LOANS

Chase Select Private Student Loans

Interest Rate	As low as Prime + 2.50% .50% reduction if approved with a qualified cosigner
Fees	Zero origination and repayment fees
Maximum Amount	Covers up to cost of education minus any financial aid.
Minimum Amount	No minimum amount.
Eligibility	Chase Select is for undergraduate and graduate students who are enrolled in a degree or certificate program at participating schools.
Repayment	<ul style="list-style-type: none">- No payments are required while you are in school at least half-time.- A six-month payment-free grace period immediately following graduation or separation from school.- Flexible repayment options, including consolidation.- No prepayment penalty.
Benefits	.25% interest rate reduction with ACH debit.

Citi Private Student Loans

Interest Rate	Interest rates as low as 5.00% (4.90% APR)
Fees	A loan fee as low as 0.00% may be added to your principal balance. Adding a creditworthy co-signer to your application may help you qualify for a loan with no loan fee.
Maximum Amount	You can borrow up to the total cost of education less any other financial aid received.
Minimum Amount	There is a one time minimum loan amount of \$1,000. No minimum loan amount is required on subsequent Citi loans.

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Eligibility	<p>To qualify for a Citi Loan you must be enrolled at least part-time in an undergraduate program at an accredited and approved college or university in the U.S. You must be at least 18 years of age, 19 in Alabama and Nebraska, 21 in Mississippi and Puerto Rico to be eligible for the Citi Loan.</p> <p>You may apply for a private loan on your own or with a co-signer. Since private loans are credit-based, applying with a creditworthy co-signer may increase the likelihood of your approval and may help you get a lower interest rate.</p>
Repayment	<p>The standard repayment term is 20 years plus any periods of deferment or forbearance. No prepayment penalties.</p> <p>Principal payments are automatically deferred while you are in school and during your grace period. You choose whether to pay interest while in school or postpone your interest payments. Any unpaid interest will be capitalized or added to your principal loan balance when repayment begins. Although payments are not required during this period, you can make payments to reduce the total amount of interest that you will pay on your loan.</p>
Benefits	<p>Receive a 0.25% interest rate reduction when you enroll in auto-debit payment program</p>

Sallie Mae Signature Private Student Loans

Interest Rate	<p>With Co-Signer = 1 Month LIBOR + 4.5% to 1 Month LIBOR + 11.25% Without Co Signer = 1 Month LIBOR + 4.5% to 1 Month LIBOR + 10.25%</p>
Fees	<p>Zero disbursement and repayment fees</p>
Maximum Amount	<p>Cost of education less any financial aid.</p>
Minimum Amount	<p>No minimum amount required.</p>
Eligibility	<p>You must attend an eligible community college or a four- or five-year college at least half time and be working toward your degree.</p> <p>You must meet current credit criteria. No minimum income requirement requirement.</p>
Repayment	<p>No payments are required while you are in school at least half time. Six-month grace period when no payments are required immediately following your graduation or dropping to less-than-half-time status. Combined billing for borrowers with multiple Sallie Mae serviced student loans.</p>
Benefits	<p>Receive a 0.50% interest rate reduction with ach debit.</p>