

LOAN	LENDER CONTACT	KEY LOAN TERMS
Citizens Bank Student Loan	Citizens Bank Attn: Citizens Bank Student Loans P.O. Box 42124 Mailstop RTL 295 Providence, RI 02940	<ul style="list-style-type: none"> <li>• Choice of fixed or variable rate loan</li> <li>• 1 month LIBOR + 2.50% to LIBOR + 9.25% (borrower with co-signer)</li> <li>• Zero fees</li> <li>• Fixed rate range from 5.75% to 11.75</li> <li>• Choice of repayment (immediate, interest only or deferred)</li> <li>• 0.25% rate reduction if the student, or the co-signer is an existing bank or Citizens Bank Student Loan customer</li> <li>• 0.25% rate reduction for auto debit from any eligible bank account</li> <li>• \$1000 minimum</li> <li>• Student can be 17 years of age to apply with a co-signer</li> <li>• Co-signer release option available after 36 consecutive, on-time payments</li> <li>• Academic progress not required</li> <li>• Borrow up to the cost of education less financial aid</li> <li>• Students applying with a qualified co-signer may increase their chances of receiving a lower interest rate</li> <li>• Up to 15 year repayment</li> <li>• No prepayment penalty</li> </ul>
Credit Union Student Choice	Credit Union Student Choice, LLC. 1001 Connecticut Ave. NW Suite 1001 Washington, DC 20036 1-800-237-5678 www.studentchoice.org	<ul style="list-style-type: none"> <li>• You MUST be a member of the Credit Union</li> <li>• 1 month LIBOR + 3% to LIBOR + 5%</li> <li>• Rate adjusts quarterly</li> <li>• 6% minimum interest rate</li> <li>• Zero fees</li> <li>• 0.25% interest rate reduction for auto debit</li> <li>• \$1000 minimum</li> <li>• 20-25 year repayment</li> </ul>
StudentLoans LendKey	LendKey Technologies 104 W 27th Street, 4th Floor New York, NY 10001 1-888-549-9050 1-800-583-1416 (fax) customer.care@lwnskey.com www.custudentloans.org	<ul style="list-style-type: none"> <li>• You MUST be a member of the Credit Union</li> <li>• Enrolled at least half-time in a degree seeking program</li> <li>• 3 month LIBOR +2.99% to LIBOR + 8.99%</li> <li>• 1% automatic interest rate reduction once 10% of the loan principal is repaid</li> <li>• Zero fees</li> <li>• Satisfactory academic progress is required</li> <li>• \$2000 minimum</li> <li>• U.S. citizen or permanent resident</li> </ul>
Discover Certified Private Loan	Discover Student Loans P.O. Box 30947 Salt Lake City, UT 84130-0947 1-877-728-3030 www.discoverstudentloans.com	<ul style="list-style-type: none"> <li>• Zero fees for the life of the loan</li> <li>• 1% cash reward for good grades (Good Student Reward)</li> <li>• 24/7 100% U.S. based customer service</li> <li>• Deferred or in-school payment plans</li> <li>• Auto-Debit Reward: 0.25%; GMAT MBA Test Taker Reward: 0.25%</li> <li>• Choice of fixed or variable rate loans</li> </ul>

		<ul style="list-style-type: none"> <li>•</li> <li>• Variable rates as low as 3.49%             <ul style="list-style-type: none"> <li>○ Undergraduate: 5.99% to 9.99%</li> <li>○ Graduate: 3-month LIBOR +0.00% to 3-month LIBOR + 8.49%</li> <li>○ Health Professions: 3-month LIBOR +0.00% to 3-month LIBOR + 7.49%</li> <li>○ MBA: 3 month LIBOR + 0.00% to 3 month LIBOR + 7.49%</li> <li>○ Residency (for Health Professions): 3-month LIBOR + 3.74% to 3-month LIBOR + 7.49%</li> </ul> </li> <li>• Fixed interest rates as low as 5.99%             <ul style="list-style-type: none"> <li>○ Undergraduate: 5.99% to 9.99%</li> <li>○ Graduate: 5.99% to 8.99%</li> <li>○ Health Professions: 5.99% to 7.89%</li> <li>○ MBA: 5.99% to 9.99%</li> <li>○ Residency (for Health Professions): 6.49% to 9.99%</li> </ul> </li> <li>• Minimum loan amount \$1,000</li> <li>• School certification required (except residency loans)</li> <li>• Must be enrolled in a degree seeking program (no certificate programs)</li> <li>• Must be enrolled at least half-time</li> <li>• Must be making academic progress as defined by the school</li> <li>• Available to foreign students with a U.S. co-signer</li> <li>• 6-month grace period for undergraduate; 9-month grace period for graduate level loans</li> <li>• 9-month grace period for health profession loans</li> <li>• Students can apply online at <a href="http://www.DiscoverStudentLoans.com">www.DiscoverStudentLoans.com</a></li> </ul>
<p>NJ CLASS</p>	<p>NJ CLASS                  P.O. Box 540                  Trenton, NJ 08625                  1-800-792-8670  <a href="http://www.njclass.org">www.njclass.org</a></p>	<ul style="list-style-type: none"> <li>• You MUST be a resident of New Jersey</li> <li>• Enrolled at least half-time</li> <li>• Maintain satisfactory academic progress</li> <li>• No prepayment penalty</li> <li>• Interest Rate is based on selected repayment option</li> <li>• NJ Class 10 Year Variable Rate: 4.66%                      Immediate repayment of principal and interest 0% fee                      APR 4.66%</li> <li>• NJ Class 10 Year Fixed Rate: 4.99%                      Immediate repayment of principal and interest 3% fee                      APR 5.98%</li> <li>• NJ Class 15 Year Fixed Rate: 6.20%                      Immediate repayment of principal and interest (APR 7.06%) OR interest only (APR 7.07%) 3% fee</li> <li>• NJ Class 20 Year Fixed Rate: 7.85%                      Full deferment while enrolled at least half-time 3% fee                      APR 8.93%</li> <li>• The rates listed above are a reduced interest rate that NJCLASS offers for the first 12 monthly payments of principal and interest for the full deferral option in the Fixed Rate Program and for the first 48 monthly payments of principal and interest for all other fixed rate loans.</li> </ul>

<p>PNC Solution Loan</p>	<p>The PNC Solution Loan                  2600 Liberty Avenue, Suite 200                  Pittsburgh, PA 15222                  1-800-762-1001                  www.pnconcampus.com</p>	<ul style="list-style-type: none"> <li>• PNC offers both fixed and variable rate private loans to undergraduate and graduate students</li> <li>• Variable Rate*: LIBOR* + 3.30% - 10.25%</li> <li>• Fixed Rate*: 6.49% - 12.99%</li> <li>• Tiered rate structure results in both greater flexibility in pricing and higher approval ratings</li> <li>• Must be enrolled at least half-time</li> <li>• Zero fees</li> <li>• 0.50% rate reduction for auto debit from any checking/savings account</li> <li>• 6 month grace period</li> <li>• Choose from 3 repayment options - delayed, interest-only and immediate</li> <li>• Cosigner release available after 48 on-time consecutive payments</li> <li>• Borrower and co-signer must be U.S. citizens or permanent residents</li> <li>• Can be used for past due balances within previous 90 days</li> <li>• No prepayment penalty</li> <li>• Forbearance and deferment options available</li> <li>• Second Look Process: Borrowers may call the Education Loan Center and request that their Solution Loan application be reviewed</li> <li>• 15-year Repayment Term: Additional loan modifications available</li> <li>• Interest capitalized once a repayment</li> <li>• In the event of a student's death, PNC will forgive any and all remaining loan balance of the borrower and co-signer, if any, regardless of repayment status.</li> <li>• Financial Literacy Tools:  <a href="https://pnc.financialliteracy101.org/home/resources/index.cfm?WT.cg_n=StudentTools">https://pnc.financialliteracy101.org/home/resources/index.cfm?WT.cg_n=StudentTools</a></li> <li>• For current rates please visit:  <a href="http://www.campusdoor.com/Sites/PNC/asd.aspx">www.campusdoor.com/Sites/PNC/asd.aspx</a></li> </ul>
<p>PNC Solution Loan for Health Profession Students</p>	<p>The PNC Solution Loan                  2600 Liberty Avenue, Suite 200                  Pittsburgh, PA 15222                  1-800-762-1001                  www.pnconcampus.com</p>	<ul style="list-style-type: none"> <li>• PNC offers both fixed and variable rate private loans to health profession students</li> <li>• Visit <a href="http://www.pnconcampus.com/studentloanguide/privateloans/healthmedicalprofessions/approveddisciplines.html">http://www.pnconcampus.com/studentloanguide/privateloans/healthmedicalprofessions/approveddisciplines.html</a></li> <li>• Variable Rate: LIBOR* + 3.30% - LIBOR* + 10.25%</li> <li>• Fixed Rate: 6.49% - 12.99%</li> <li>• Tiered rate structure results in both greater flexibility in pricing and higher approval ratings</li> <li>• Must be enrolled at least half-time</li> <li>• Zero fees</li> <li>• 0.50% rate reduction for auto debit from any checking/savings account</li> <li>• 6 month grace period</li> <li>• Choose from 3 repayment options - delayed, interest-only and immediate</li> </ul>

		<ul style="list-style-type: none"> <li>• Cosigner release available after 48 on-time consecutive payments</li> <li>• Borrower and co-signer must be U.S. citizens or permanent residents</li> <li>• Can be used for past due balances within previous 90 days</li> <li>• No prepayment penalty</li> <li>• Forbearance and deferment options available – A borrower can request deferment for a loan during residency as long as it does not exceed the program maximum of 10 1/2 years of deferment (including the 180 day grace period) from the date of the first disbursement of the loan</li> <li>• Second Look Process: Borrowers may call the Education Loan Center and request that their Solution Loan application be reviewed</li> <li>• 15-year Repayment Term: Additional loan modifications available</li> <li>• Interest capitalized once a repayment</li> <li>• In the event of a student's death, PNC will forgive any and all remaining loan balance of the borrower and co-signer, if any, regardless of repayment status</li> <li>• Financial Literacy Tools: <a href="https://pnc.financialliteracy101.org/home/resources/index.cfm?WT.cg_n=StudentTools">https://pnc.financialliteracy101.org/home/resources/index.cfm?WT.cg_n=StudentTools</a></li> <li>• For current rates please visit: <a href="http://www.campusdoor.com/Sites/PNC/asd.aspx">www.campusdoor.com/Sites/PNC/asd.aspx</a></li> </ul>
		<ul style="list-style-type: none"> <li>•</li> </ul>
<p>Sallie Mae Smart Option Student Loan®</p>	<p>Sallie Mae Smart Option Student Loan 1-855-429-9759 <a href="http://www.salliemae.com/smartoption">www.salliemae.com/smartoption</a></p>	<ul style="list-style-type: none"> <li>• Variable Interest Rates: LIBOR +2.00% to LIBOR + 9.88%</li> <li>• Fixed Rates: 5.74% APR to 11.85% APR</li> <li>• No origination fee and no prepayment penalty</li> <li>• Pay now or later — choose an in-school repayment option that fits your needs or defer your payments until after school.</li> <li>• Auto Debit Savings — 0.25 percentage point interest rate reduction for automatic debit enrollment</li> <li>• Lower the rate: Undergraduate students who elect to make monthly interest payments while in school will receive an interest rate that is one percentage point lower than those who choose to defer making payments. This may result in savings for the borrower over the life of the loan</li> <li>• Graduated Repayment Period. Request to make 12 monthly interest-only payments after you finish school.</li> <li>• Borrowers may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements. Releasing the cosigner will not adversely impact the rate on the loan</li> </ul>

		<ul style="list-style-type: none"> <li>• Jump-start your studies with Study Starter</li> <li>• Coverage of an existing balance for an enrollment period within the past 365 days</li> <li>• Death and disability loan forgiveness</li> <li>• Borrow up to 100% of your school-certified cost of attendance</li> <li>• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners</li> <li>• Visit <a href="http://SallieMae.com/Terms/SOSL">SallieMae.com/Terms/SOSL</a> for important information</li> </ul>
<p><b>Sallie Mae Parent Loan<sup>SM</sup> for Undergraduate and Graduate Students</b></p>	<p>Sallie Mae® 1-855-429-9759 <a href="http://www.salliemae.com/parentoptions">www.salliemae.com/parentoptions</a></p>	<ul style="list-style-type: none"> <li>• Any creditworthy adult willing to borrow on the student's behalf</li> <li>• Variable Interest Rates: LIBOR +3.50% to LIBOR + 9.88%</li> <li>• Fixed Rates: 5.74% APR to 12.87% APR</li> <li>• No origination fee and no prepayment penalty</li> <li>• Choose either the Interest Repayment Option or the Principal and Interest Repayment Option</li> <li>• Auto Debit Savings — 0.25 percentage point interest rate reduction for automatic debit enrollment</li> <li>• Student can Jump-start their studies with Study Starter</li> <li>• Student death and disability loan forgiveness</li> <li>• Borrow up to 100% of your school-certified cost of attendance</li> <li>• Coverage of an existing balance for an enrollment period within the past 365 days</li> <li>• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners</li> <li>• Visit <a href="http://SallieMae.com/Terms/Parent">SallieMae.com/Terms/Parent</a> for important information</li> </ul>
<p><b>Sallie Mae Graduate School Loan<sup>SM</sup></b></p> <p><b>Sallie Mae Health Professions Graduate Loan<sup>SM</sup></b></p> <p><b>Sallie Mae MBA Loan<sup>SM</sup></b></p>	<p>Sallie Mae® 877-279-7172 <a href="http://SallieMae.com/Graduate">SallieMae.com/Graduate</a></p> <p>Sallie Mae® 866-352-3222 <a href="http://SallieMae.com/Health">SallieMae.com/Health</a></p> <p>Sallie Mae® 800-562-6872 <a href="http://SallieMae.com/MBA">SallieMae.com/MBA</a></p>	<ul style="list-style-type: none"> <li>• Graduate borrowers are four times more likely than undergraduates to be approved on their own</li> <li>• Variable Interest Rates: LIBOR +2.00% to LIBOR + 7.25%</li> <li>• Fixed Rates: 6.25% APR to 9.16% APR</li> <li>• No origination fee and no prepayment penalty</li> <li>• Pay now or later — choose an in-school repayment option that fits your needs or defer your payments until after school</li> <li>• Auto Debit Savings — 0.25 percentage point interest rate reduction for automatic debit enrollment</li> <li>• 0.50 percentage-point interest rate reduction when you choose the interest repayment option vs the deferred repayment option</li> <li>• Graduated Repayment Period. Request to make 12 monthly interest-only payments after you finish school</li> <li>• Request a fellowship or internship deferment in 12-month increments; limited to a total of 48 months</li> <li>• Borrowers may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements. Releasing the cosigner will not adversely impact the rate on the loan</li> <li>• Coverage of an existing balance for an enrollment period within the past 365 days</li> </ul>

		<ul style="list-style-type: none"> <li>• Death and disability loan forgiveness</li> <li>• Borrow up to 100% of your school-certified cost of attendance</li> <li>• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners.</li> <li>• Visit <a href="http://SallieMae.com/MBATerms">SallieMae.com/MBATerms</a> for important information</li> <li>• Visit <a href="http://SallieMae.com/GradSchoolTerms">SallieMae.com/GradSchoolTerms</a> for important information</li> <li>• Visit <a href="http://SallieMae.com/HPTerms">SallieMae.com/HPTerms</a> for important information</li> </ul>
<p>SunTrust Bank Custom Choice Loan®</p>	<p>SunTrust Bank 1-866-232-3889 <a href="http://www.suntrusteducation.com/customchoice">www.suntrusteducation.com/customchoice</a></p>	<ul style="list-style-type: none"> <li>• Choice of fixed or variable rate loan</li> <li>• 1 month LIBOR + 2.74% to 1 month LIBOR + 8.79% (APRs currently range from 3.24% to 9.29%)</li> <li>• Fixed rates range from 4.601% to 10.33% (APRs currently range from 4.601% to 10.33%)</li> <li>• Zero fees</li> <li>• 0.25% rate reduction for auto debit (additional 0.25% rate reduction from a SunTrust deposit account)</li> <li>• 1% principal reduction per loan at graduation</li> <li>• Co-signer release available after 48 on-time, consecutive payments</li> <li>• Available for both undergraduate and graduates</li> <li>• \$1,001 minimum loan (certain state exceptions apply)</li> <li>• Borrower up to \$150,000 inclusive of all student loan debt</li> <li>• Choice of 3 repayment terms (7, 10 or 15 years) and 4 repayment options (full deferment, interest only, partial interest or immediate repayment)</li> <li>• 6 month grace period available</li> <li>• See website for additional information and disclosures</li> </ul>
<p>Wells Fargo Collegiate Loan</p>	<p>Wells Fargo Education Financial Services 301 East 58th Street North P.O. Box 5185 Sioux Falls, SD 57117-5185 1-877-451-5039 <a href="http://www.wellsfargo.com/collegeready">www.wellsfargo.com/collegeready</a></p>	<ul style="list-style-type: none"> <li>• Variable rates: 3.49% to 9.74%</li> <li>• Fixed rates: 6.24% to 11.99%</li> <li>• Variable rate adjusts when Prime adjusts; fixed rate set for life of loan</li> <li>• Zero fees</li> <li>• 0.25% rate reduction for auto debit</li> <li>• 0.25% to 0.50% Wells Fargo relationship rate discount</li> <li>• \$1000 minimum loan</li> <li>• Borrow up to cost of attendance minus financial aid awarded (annual limit for temporary resident aliens is \$25,000)</li> <li>• May be enrolled less than half-time</li> <li>• Available for undergraduate students</li> <li>• Loans remain serviced by Wells Fargo</li> <li>• 6 month grace period</li> <li>• 15 year repayment term</li> <li>• Co-borrower released after the first 24 on-time monthly payments and the borrower meets a full credit evaluation at the time of request</li> <li>• Co-signer information: <a href="http://www.wellsfargo.com/student/cosign">www.wellsfargo.com/student/cosign</a></li> <li>• Tools for borrowers: <a href="http://www.wellsfargo.com/student/planning">www.wellsfargo.com/student/planning</a></li> </ul>

<p>Wells Fargo MedCAP Loan for Health Professionals</p>	<p>Wells Fargo Education Financial Services 301 East 58th Street North P.O. Box 5185 Sioux Falls, SD 57117-5185 1-877-451-5039 <a href="http://www.wellsfargo.com/collegeready">www.wellsfargo.com/collegeready</a></p>	<ul style="list-style-type: none"> <li>• Variable rates: 3.49% to 8.49%</li> <li>• Fixed rates: 6.74% to 10.74%</li> <li>• Variable rate adjusts when Prime adjusts; fixed rate set for life of loan</li> <li>• Zero fees</li> <li>• 0.25% rate reduction for auto debit</li> <li>• 0.25% rate reduction at repayment upon verification of graduation</li> <li>• \$1000 minimum loan</li> <li>• Borrow up to cost of attendance minus financial aid awarded</li> <li>• May be enrolled less than half-time</li> <li>• Available for both graduate and professional students</li> <li>• Loans remain serviced by Wells Fargo</li> <li>• 6 month grace</li> <li>• 15-20 year repayment term</li> <li>• Co-borrower released after the first 24 on-time monthly payments and the borrower meets a full credit evaluation at the time of request</li> <li>• Co-signer information: <a href="http://www.wellsfargo.com/student/cosign">www.wellsfargo.com/student/cosign</a></li> <li>• Tools for borrowers: <a href="http://www.wellsfargo.com/student/planning">www.wellsfargo.com/student/planning</a></li> </ul>
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