

FFELP and Private Lender Information Chart*

	CFI College Foundation, Inc	Citibank	Discover	National Education	Nelnet	PNC	SallieMae	SunTrust	Wells Fargo
Lender Information	www.cfnc.org 866-866-CFNC Lender Code 807037	www.studentloan.com 800-788-3368 Lender Code 826878	www.discoverstudentloans.com 877-728-3030 Lender Code 831312	www.nationaleducation.com 800-353-3357 Lender Code 834378	www.nelnet.net 877-804-3603 Lender Code 833669	www.pnconcampus.com 800-762-1001 Lender Code 809921	www.salliemae.com 888-2-SALLIE Lender Code 802218	www.suntrustededucation.com 800-552-3006 Lender Code 819873	www.wellsfargo.com 877-699-5444 Lender Code 807176
Interest Rates for loans on July 1, 2010-June 30, 2011	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%	Subsidized Stafford 4.5% Unsubsidized Stafford 6.8% Grad Plus 8.5% PLUS 8.5%
Origination Fees for loans on July 1, 2010-June 30, 2011	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%	Subsidized Stafford 0% Unsubsidized Stafford 0% Grad Plus 3% Plus 3%
Default Fees for loans on July 1, 2010-June 30, 2011	The federal default fee of 1% will be charged to the borrower	The federal default fee is 1%, but may be waived if paid by guarantor	The federal default fee is 1%, but may be waived if paid by guarantor	The federal default fee is 1%, but may be waived if paid by guarantor	The federal default fee is 1%, but may be waived if paid by guarantor	The federal default fee is 1%, but may be waived if paid by guarantor	The federal default fee is 1%, but may be waived if paid by guarantor	The federal default fee is 1%, but may be waived if paid by guarantor	The federal default fee is 1%, but may be waived if paid by guarantor
ACH Rate Reduction	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit and electronic statements only	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit	Yes, .25% for both Stafford and Grad/Plus loans with auto-debit
Other FFELP Benefits or Services	<ul style="list-style-type: none"> Online services offer 24/7 access to loan application, certification, payments, billing statements and account information Flexible repayment options 	<ul style="list-style-type: none"> Free student checking account and online banking ThankYou® Network: points for banking can be used to pay down student loan Apply and e-sign online Financial Education: www.students.usecreditwisely.com credit education for budgeting 	<ul style="list-style-type: none"> Repayment terms - 10 to 25 years Online account management Experienced customer service representatives available 8am-12midnight EST Online resources include: Understanding an Award Letter, The importance of good credit, Loan options for families, Loan repayment calculator, links to external financial aid and scholarship web sites 	<ul style="list-style-type: none"> Choice of repayment plans to fit your budget Fast online loan application process and Online account access 24/7 Combined billing when National Education is your servicer for multiple student loans No penalty for early repayment "Second Look" available for 	<ul style="list-style-type: none"> 24/7 student loan application process Online account access available Toll-free access to Nelnet Advisors Flexible repayment options Free practice tests for standardized 	<ul style="list-style-type: none"> Dedicated Customer Service Center Financial Literacy Video Loan Calculator Paying For College Guide Virtual Wallet Program 	<ul style="list-style-type: none"> Online Account Management System Free Education Investment Planner® Bedebtsavvy™ web site providing guidance on maintaining good credit rating, managing student loan repayment, avoiding identity theft Upromise® Rewards 	<ul style="list-style-type: none"> Off To College Scholarship Program, not need nor merit based Online application process along with e-sign capability Education Loan Specialists available daily via toll-free and email options Flexible loan repayment options including Income Based repayment Online Financial Aid Tools 	<ul style="list-style-type: none"> Quick applications, both online and over the phone Options to electronically sign the Master Prom Note Dedicated School Client Services Free tools to help students including the Student

***Information is current as of December 18, 2009. Please note that changes can occur if federal laws or regulations impacting FFELP are made**

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	<ul style="list-style-type: none"> Single monthly statements includes federal and private loans Default prevention services shows CFI at 2.8% default versus National Average of 6.7% Interactive financial literacy program, loan payment calculators, Repayment Wizard 	<p>practices, the basics of credit reports and how to protect against identity theft</p> <ul style="list-style-type: none"> Free Citi® Identity Theft Protection Services 	<ul style="list-style-type: none"> “Borrow Smart” program and video 	denied Grad Plus and Plus loans	exams, scholarship searches and FAFSA assistance		<p>program</p> <ul style="list-style-type: none"> PLUS Credit Counseling Service 	including College Tuition Guide, Tax Benefits, Podcasts, and loan calculators.	<p>LoanDownSM Blog and the Hands on Banking®</p> <ul style="list-style-type: none"> Our systems work with school-based software systems as well as ELMNet, AdvanTG Web™, OpenNet® and ScholarNet®
Private Loan Program	Yes, but North Carolina’s EXTRA Education Loan Program is currently under evaluation	Yes, CitiAssist	Yes	No, but they are working on one	Not at this time	Yes	Yes, SallieMae Smart Option Student Loan	Yes, Academic Answer	Wells Fargo Collegiate® Loan
ACH Rate Reduction, where applicable		Yes, 0.25% when using auto-debit	Yes, 0.25% when using auto-debit			Yes, 0.25% when using auto-debit	Yes, 0.25% when using auto-debit	Yes, 0.25% when using auto-debit	Yes, 0.25% when using auto-debit
Grace period/Deferment Period, where applicable		6 months after graduation Auto in-school deferment- no payments for up to 10 yrs for undergrad, up to 4 yrs for graduate	6 months after graduation or enroll less than half-time In School deferment			6 months after graduation or leave school In School deferment	No, Student must make interest-only payments while in school	6 months after graduation or leave school In School deferment	6 months after graduation or leave school In School deferment
Interest rate, where applicable		Libor + 4.75% to Libor + 11.50%	Prime + 1.00% to Prime +7.75%			Libor + 4.00% to Libor + 10.75%	Libor + 4.00% to Libor + 12.5%	Libor + 3.50% to Libor + 11.25%	Prime +1.00% to Prime + 7.99%
Fees, where applicable		Fees are 0% to 6%	Zero Fees			Fees are 0% to 6%	Fees are 0% to 3%	Zero Fees	Zero Fees
Other Benefits or Services		Co-signer release available Less than Half-time, Half-Time and Full-Time	No prepayment fees 2% Graduation Reward			Co-signer release available 25 yrs repayment option	Available to Less than half-time students Continuing Education and International Students can apply	Academic Answer Graduation Reward-\$300 per loan Co-signer release available	Wells Fargo Student Graduation Benefit SM 0.50% interest rate reduction if they graduate Wells Fargo Education Connection is non-certified product

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