

PRIVATE EDUCATIONAL LOAN PROGRAMS

LOAN PROGRAM	ELIGIBLE BORROWERS	CO-SIGNER NEEDED?	LOAN LIMITS	INTEREST RATES	LOAN FEES	REPAYMENT FACTS	OTHER FEATURES
American Heritage Federal Credit Union/Student Choice Private Education Line of Credit 877-331-6703 http://amhfcu.studentchoice.org/	Four-year undergraduate degree candidates enrolled at least half-time. Credit union membership required for all borrowers. SAP required.	A co-signer is not required for applicants who meet minimum income, employment and credit criteria. Otherwise, a co-signer is required.	Up to the cost of attendance, minus any financial aid received, annually. \$1,000 minimum. \$60,000 maximum line of credit.	Prime + 2% to Prime + 3%	No origination, processing, disbursement or repayment fees.	Deferred (in-school), Interest-only (in-school), Standard and Graduated. 6-month grace period. Up to 25 years to repay, depending on total amount borrowed.	0.25% interest rate reduction with ACH. Co-signer release after 48 on-time payments. Line-of-credit structure eliminates need to reapply each academic year.
Citibank CitiAssist Loan 1-800-967-2400 www.studentloan.com	Four to five year undergraduate or graduate students. Enrolled in a degree seeking program. Enrolled at least half-time. SAP required.	Yes, for international students. No, for borrowers with positive credit history -- they may want to consider applying with a creditworthy co-signer to increase their chances of approval and a lower interest rate.	Cost of education minus financial aid annually— \$1,000 minimum. Aggregate limit: \$120,000 Undergraduate, \$150,000 Graduate.	As low as UG/ 3-MONTH LIBOR + 2.75% to 9.00% GR/ 3-MONTH LIBOR + 3.25% to 7.50%	No Origination or Repayment fees.	Choice of repayment options. 6 month grace period. Forbearance available. Undergraduate: 15 year repayment. Graduate: 20 year repayment.	0.25% interest rate reduction for auto-debit payments.
Citizens Bank TruFit Student Loan FIXED RATE 1-800-708-6684 www.citizensbank.com/trufitstudentloan	Undergraduate or Graduate Students enrolled at least half-time in a degree granting program. No SAP required. U.S. Citizen, Permanent Resident or International student with credit-worthy U.S. Citizen or Permanent Resident co-signer.	Yes, for International Students.	Cost of education minus any other financial aid annually. Minimum: \$1,000 UG/Maximum: \$120,000 GR/Maximum: \$150,000 (includes both federal and private loans)	As low as 6.75% to 12.75%	Zero Fees.	Choice of Repayment: Deferred, Interest-only, or Immediate. Up to 10 years to repay. 6 month grace period.	0.50% interest rate reduction for automating payments from any eligible Citizens Bank account or 0.25% interest rate reduction for automating payments from any eligible non-Citizens bank account. Co-signer release option available after 36 consecutive, on time payments.

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<p>Citizens Bank TruFit Student Loan</p> <p>VARIABLE RATE</p> <p>1-800-708-6684</p> <p>www.citizensbank.com/trufitstudentloan</p>	<p>Undergraduate or Graduate Students enrolled at least half-time in a degree granting program.</p> <p>No SAP required.</p> <p>U.S. Citizen, Permanent Resident or International student with credit-worthy U.S. Citizen or Permanent Resident co-signer.</p>	<p>Yes, for International Students.</p>	<p>Cost of education minus any other financial aid annually.</p> <p>Minimum: \$1,000</p> <p>UG/Maximum: \$120,000 GR/Maximum: \$150,000</p> <p>(includes both federal and private loans)</p>	<p>As low as one-month LIBOR + 2.70% to one-month LIBOR + 9.75%</p>	<p>Zero Fees.</p>	<p>Choice of Repayment: Deferred, Interest-only, or Immediate.</p> <p>Up to 15 years to repay.</p> <p>6 month grace period.</p>	<p>0.50% interest rate reduction for automating payments from any eligible Citizens Bank account or 0.25% interest rate reduction for automating payments from any eligible non-Citizens Bank account.</p> <p>Co-signer release option available after 36 consecutive, on-time payments.</p>
<p>CUSTOM CHOICE LOAN by Sun Trust</p> <p>www.suntrusteducation.com/customchoice</p>	<p>Undergraduate or graduate students enrolled at least half-time.</p> <p>No SAP required.</p> <p>Enrollment in a degree program.</p> <p>Must be a U.S. citizen or permanent resident.</p>	<p>Not required, but always recommended to increase likelihood of approval and obtain a lower rate.</p>	<p>Borrow up to the cost of attendance less aid.</p> <p>Minimum: \$1,001</p> <p>Aggregate: \$150,000 Each for borrower and co-signer (includes both federal and private loans)</p>	<p>Fixed or Variable Rate (consumer choice)</p> <p>Fixed rate: between 3.40% and 13.49%</p> <p>Variable rate: 1-Month Libor + 2.60% to 9.74%</p> <p>Depending on credit, repayment options chosen.</p>	<p>Zero Fees.</p>	<p>Choice of repayment options.</p> <p>6 month grace period.</p> <p>Up to 20 years to repay.</p>	<p>Upon graduation, students receive a 1% Principal Reduction. 0.25% Interest Rate Reduction for automatic withdrawal of monthly principal and interest payments from a bank account. (Additional 0.25% interest rate reduction available for auto debit from a Sun Trust deposit account)</p>
<p>Discover Certified Private Loan</p> <p>1-877-728-3030</p> <p>www.discoverstudentloan.com</p>	<p>Four or five year undergraduate or graduate students enrolled in a degree program.</p> <p>Must be a U.S. citizen or a permanent resident.</p> <p>SAP REQUIRED.</p>	<p>Students w/excellent credit have the option to apply w/out a cosigner.</p> <p>Adding a cosigner may reduce interest rate.</p>	<p>Minimum: \$1,000 annually</p> <p>Maximum: Cost of attendance minus other aid</p> <p>Aggregate loan limit: \$150,000</p>	<p>Undergraduate: Prime + 0.00% to Prime + 6.25%</p> <p>Graduate: Prime + 0.00% to Prime + 4.50%</p>	<p>Zero Fees.</p>	<p>UG - 6 month, GR - 9 month grace period after graduation or less than half-time enrollment.</p> <p>UG – 15 yr repayment. GR – 20 yr repayment.</p>	<p>0.025% interest rate reduction for auto debit.</p> <p>2% cash reward on the outstanding principal balance at graduation.</p>
<p>NJCLASS Loan</p> <p>1-800-792-8670</p> <p>www.hesaa.org/NJCLASSApply.html</p>	<p>Undergraduate and graduate NJ residents enrolled at least half-time in a degree program, achieving satisfactory academic progress.</p> <p>File a FAFSA.</p> <p>Not be in default on a student loan or owe a grant refund.</p>	<p>Co-signer required for borrowers who do not meet the income and/or credit requirements.</p>	<p>Cost of education minus financial aid annually—\$500 min, no max.</p> <p>No aggregate limit.</p>	<p>Low fixed rate 7.35%</p>	<p>2% origination fee for all borrowers.</p>	<p>Immediate and Interest-Only</p> <p>Up to 20 years to repay.</p> <p>\$50 minimum payment.</p>	<p>Either the student or parent can be the borrower.</p> <p>Can be used for past due balances up to 12 months.</p>

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<p>NJCLASS Grad/Professional Loan</p> <p>1-800-792-8670</p> <p>www.hesaa.org/NJCLASSApply.html</p>	<p>Graduate/Professional NJ residents enrolled at least half-time in a degree program, achieving satisfactory academic progress. Not be in default on any NJCLASS, federal or state loan. Must file a FAFSA</p>	<p>No co-signer required.</p>	<p>Cost of education minus financial aid annually—</p> <p>\$500 min - no max.</p> <p>No aggregate limit.</p>	<p>Low fixed rate 7.35%</p>	<p>2% origination fee for all borrowers.</p>	<p>Immediate and Interest-Only</p> <p>Up to 25 years to repay.</p> <p>\$50 minimum payment.</p>	<p>No employment required.</p> <p>No income required.</p> <p>Can be used for past due balances up to 12 months</p>
<p>PNC Solution Loan</p> <p>1-800-762-1001</p> <p>www.pnconcampus.com</p>	<p>Undergraduate or graduate students enrolled at least half-time.</p> <p>Satisfactory Academic Progress is NOT required.</p>	<p>No, PNC does not have a cosigner requirement; however, if a borrower's credit history is not sufficient to borrow solely on his/her own, a co-signer would be required. PNC also suggests that borrowers consider utilizing a credit-worthy cosigner, as this often will aid the borrower in being approved for the best possible interest rate.</p>	<p>Annual loan minimum: \$1,000</p> <p>Annual loan limits: \$40,000</p>	<p>Variable Rate</p> <p>LIBOR plus 3.30% to LIBOR plus 11.00%</p> <p>Or</p> <p>Fixed Rate</p> <p>7.39% to 13.79%</p>	<p>Origination Fee: Zero</p>	<p>6 months grace period once student ceases to be enrolled.</p> <p>Up to 15 years to repay.</p> <p>Immediate, Interest-only, or Deferred.</p> <p>Deferment/ Forbearance options available.</p> <p>Minimum loan repayment \$25</p>	<p>0.50% interest rate reduction for ACH.</p> <p>Can be used for past balances up to 90 days.</p> <p>Co-signer release option - after 48 on time payments.</p> <p>Fixed rate loan options available soon – Please visit www.pnconcampus.com</p>
<p>PNC Solution Loan for Health Profession Students</p> <p>1-800-762-1001</p> <p>www.pnconcampus.com</p>	<p>Undergraduate or graduate health profession students enrolled at least half-time.</p> <p>Satisfactory Academic Progress is NOT Required.</p>	<p>No, PNC does not have a cosigner requirement; however, if a borrower's credit history is not sufficient to borrow solely on his/her own, a co-signer would be required. PNC also suggests that borrowers consider utilizing a credit-worthy co-signer, as this often will aid the borrower in being approved for the best possible interest rate.</p>	<p>Annual loan minimum: \$1,000.</p> <p>Annual loan limits: Undergrad - \$40,000 Grad - \$65,000</p>	<p>Variable Rate</p> <p>LIBOR plus 3.30% to LIBOR plus 11.00%</p> <p>Or</p> <p>Fixed Rate</p> <p>7.39% to 13.79%</p>	<p>Origination Fee: Zero</p>	<p>6 months grace period once student ceases to be enrolled.</p> <p>Up to 15 years to repay.</p> <p>Immediate, Interest-only, or Deferred.</p> <p>Deferment/ Forbearance options available.</p> <p>Minimum loan repayment \$25.</p>	<p>0.50% interest rate reduction for ACH.</p> <p>Can be used for past balances up to 90 days.</p> <p>Co-signer release option - after 48 on time payments.</p> <p>Fixed rate loan options available soon – Please visit www.pnconcampus.com</p>

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<p style="text-align: center;">StuFund Smart Option Student Loan</p> <p style="text-align: center;">1-877-788-4773</p> <p style="text-align: center;">www.StuFund.com/SmartOptionLoan</p>	<p style="text-align: center;">Undergraduate or Graduate Students attending school and enrolled in an eligible program full-time, half-time or LESS THAN HALF-TIME.</p>	<p style="text-align: center;">Applying with a creditworthy cosigner may help you qualify and/or receive a lower interest rate.</p>	<p style="text-align: center;">Up to 100% of your school - certified education costs.</p> <p style="text-align: center;">\$1,000 minimum.</p>	<p style="text-align: center;">Competitive interest rates</p> <p style="text-align: center;">2.37% APR to 9.48% APR</p>	<p style="text-align: center;">No origination fees.</p> <p style="text-align: center;">No prepayment penalty.</p>	<p>Three Payment Options:</p> <p style="text-align: center;">Pay interest while in school and for six months after school,</p> <p style="text-align: center;">Make a low fixed monthly payment while in school and for six months after school,</p> <p style="text-align: center;">Defer your payments while in school.</p>	<p style="text-align: center;">2% Smart Reward</p> <p style="text-align: center;">0.25% interest rate reduction</p> <p style="text-align: center;">Cosigner release upon graduation and 12 months on-time payments.</p> <p style="text-align: center;">Past due balances</p>
<p style="text-align: center;">Sallie Mae Smart Option Student Loan</p> <p style="text-align: center;">1-888-272-5543</p> <p style="text-align: center;">http://www.salliemae.com/HFU</p>	<p style="text-align: center;">Undergraduate or Graduate Students attending school and enrolled in an eligible program full-time, half-time, or less than half-time.</p>	<p style="text-align: center;">Applying with a creditworthy cosigner may help you qualify and/or receive a lower interest rate.</p>	<p style="text-align: center;">Up to 100% of your school - certified education costs.</p> <p style="text-align: center;">\$1,000 minimum.</p>	<p style="text-align: center;">Variable Rate as low as</p> <p style="text-align: center;">LIBOR + 2.50% to LIBOR + 10.875%</p> <p style="text-align: center;">Or</p> <p style="text-align: center;">Fixed Rate</p> <p style="text-align: center;">5.75% to 12.875%</p>	<p style="text-align: center;">No origination or disbursement fees.</p>	<p style="text-align: center;">Pay now or later</p> <p style="text-align: center;">Defer your payments until after graduation or choose an in-school repayment option that fits your needs.</p>	<p style="text-align: center;">2% Smart Reward (not available with the Deferred Repayment Option)</p> <p style="text-align: center;">0.25% interest rate reduction with scheduled monthly payments by automatic debit.</p>
<p style="text-align: center;">Union Federal Private Student Loan</p> <p style="text-align: center;">1-866-513-8445</p> <p style="text-align: center;">www.ufpsl.com</p>	<p style="text-align: center;">Undergraduate or graduate students enrolled at least half-time.</p> <p style="text-align: center;">Satisfactory Academic Progress is NOT required.</p>	<p>Applying with a co-signer who has good credit and positive income can help satisfy credit criteria and may increase your chances of passing the initial credit review and receiving a lower rate. International students can apply with an eligible U.S. cosigner.</p>	<p style="text-align: center;">\$2,000 minimum loan amount.</p> <p style="text-align: center;">Annual Amount: Certified Loan Amount or \$65,000 (whichever is less).</p> <p style="text-align: center;">Aggregate Limit: \$150,000 inclusive of all education debt.</p>	<p style="text-align: center;">1 Month Libor + 2.60% to 1 Month Libor + 8.99%</p>	<p style="text-align: center;">Zero Fess.</p>	<p style="text-align: center;">Choice of 5, 10 or 15 years to repay (15 years is only available for loan amounts of \$5,000 or more).</p> <p style="text-align: center;">Choice of 4 repayment options.</p> <p style="text-align: center;">6 month grace period.</p> <p style="text-align: center;">Student loan protection in case of death.</p>	<p style="text-align: center;">Cosigner release after the first 36 consecutive payments.</p> <p style="text-align: center;">0.25% rate reduction with ACH payments.</p> <p style="text-align: center;">0.25% rate reduction after 36 on-time payments</p> <p style="text-align: center;">Available for PAST DUE BALANCES.</p>

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<p>Wells Fargo Collegiate Loan</p> <p>1-800-658-3567</p> <p>www.wellsfargo.com/student</p>	<p>Undergraduate or graduate students seeking a degree, certificate or license.</p> <p>May be less than half-time.</p> <p>No SAP required.</p>	<p>Most students will need a cosigner to meet credit history, income, and employment requirements.</p>	<p>Cost of education minus financial aid annually—\$1000 min,</p> <p>Aggregate limit: \$120,000.</p>	<p>Choice of Variable or Fixed Rate</p> <p>Variable as low as Prime plus 0.25% to Prime plus 6.74% depending on credit.</p> <p>Fixed as low as 7.24% depending on credit.</p> <p>Contractual minimum rate of 3.25%.</p>	<p>Zero Fees.</p>	<p>Begin repayment 6 months after graduation.</p> <p>Up to 15 years to repay.</p> <p>Loan is forgiven in the event of death or disability.</p>	<p>Co-signer release after the first 24 on time payments.</p> <p>Up to 0.50% interest rate reduction at application with qualifying Wells Fargo relationship, including a prior Wells Fargo student loan.</p> <p>0.25% interest rate reduction at graduation.</p> <p>0.25% interest rate reduction with automatic electronic payments.</p> <p>May be used for remaining balances for currently enrolled students within specific timelines.</p>
<p>Wells Fargo Graduate Loan</p> <p>1-800-658-3567</p> <p>www.wellsfargo.com/student</p>	<p>Graduate students enrolled in a degree program.</p> <p>May be less than half-time.</p>	<p>None required, but suggested for borrowers with limit credit history (credit ready).</p>	<p>Cost of education minus financial aid annually—\$1,000 min.</p> <p>Aggregate limit: \$180,000 for Law and Business; \$120,000 for other graduate disciplines.</p>	<p>Variable Rate</p> <p>As low as Prime + 1.50% to Prime + 5.00% (non-cosigned) depending on credit. Prime + 4.00% (co-signed).</p> <p>Contractual minimum rate of 3.25%</p>	<p>No Origination, Disbursement or Repayment Fess.</p>	<p>Begin repayment 6 months after graduation.</p> <p>Up to 15 years to repay.</p> <p>Loan is forgiven in the event of death or disability.</p>	<p>Co-signer release after the first 24 on-time payments.</p> <p>Up to 0.50% interest rate reduction at application with qualifying Wells Fargo relationship, including a prior Wells Fargo student loan.</p> <p>0.25% interest rate reduction at graduation.</p> <p>0.255 interest rate reduction with automatic electronic payments.</p>
<p>Wells Fargo MedCap Loan</p> <p>1-800-658-3567</p> <p>www.wellsfargo.com/student</p>	<p>Undergraduate or graduate students in a medical or health related program.</p> <p>May be less than half-time.</p>	<p>None required, but suggested for borrowers with limited credit history (credit ready).</p>	<p>Cost of education minus financial aid annually—\$1,000 min,</p> <p>Aggregate limit: \$120,000 -\$250,000 depending on discipline</p>	<p>Variable Rate</p> <p>Prime plus 1.50% to 4.00% (non-cosigned))</p> <p>Prime plus 3.00% (with co-signer)</p> <p>Contractual minimum rate of 3.25%.</p>	<p>No Fees.</p>	<p>Begin repayment 6 months after graduation. Repayment is 15-20 years, depending on discipline.</p> <p>Loan is forgiven in the event of death or disability.</p>	<p>Co-signer release after the first 24 on time payments.</p> <p>Up to 0.50% interest rate reduction at application for qualifying Wells Fargo relationship, including a prior Wells Fargo student loan.</p> <p>0.25% interest rate reduction at graduation.</p> <p>0.25% interest rate reduction with automatic electronic payments.</p>

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This loan information is subject to change. Please refer to the lender's web site for the most up to date information.

OTHER FINANCING OPTIONS: *The **Federal PLUS** is a loan that allows parents to borrow the difference between the cost of education and any financial aid received by their undergraduate student. PLUS are available through Direct Lending. *For some families, borrowing a low-interest **home-equity loan** is a convenient way to help to finance their child's education. Generally, interest paid on these loans is tax deductible. *The Business Office offers a **deferred tuition payment plan** to aid in budgeting tuition payments. You can contact them at 267-341-3202 for additional information. *Many **pension plans** allow the holder to borrow against the value of their pension at low interest rates. *Many **whole life insurance policies** allow the policyholder to borrow against the cash value of the policy at low interest rates.

The loan programs displayed here are for informational purposes only; you are free to choose any lender you wish.