

FEDERAL STAFFORD LOAN LENDER INFORMATION

Benefits are subject to change by lenders.

Lender Name	Lender ID	Repayment Benefits
U.S. Bank	801890AA	<ul style="list-style-type: none"> • Zero Origination Fee • 5% credit of original loan amount to remaining balance after 36 consecutive, on-time payments • 0.25% interest rate reduction for auto-debit payments
ASAP Union Bank & Trust	803909AA	<ul style="list-style-type: none"> • Zero Origination Fee • 3.33% reduction of original principal loan balance after 30 initial, on-time payments • 0.25% interest rate reduction for auto-debit payments
Chase (formerly Bank One)	820622AA	<ul style="list-style-type: none"> • Zero Origination Fee • 2% credit of the original principal balance after 48 consecutive on-time payments • 0.25% interest rate reduction for auto-debit payments
Citibank	807743AA	<ul style="list-style-type: none"> • Zero Origination Fee • 2% interest rate reduction for responsible payment: 1% after 36 consecutive, on-time monthly payments; an additional 1% after 48 consecutive, on-time monthly payments • 0.25% interest rate reduction for auto-debit payments
CollegeInvest	827866AA	<ul style="list-style-type: none"> • Zero Origination Fee • 1% principal reduction at time of disbursement • 1% interest rate reduction after 24 months of timely consecutive payments; additional 1% interest rate reduction after 48 months of timely consecutive payments • 0.25% interest rate reduction for auto-debit payments
Wells Fargo	807176	<ul style="list-style-type: none"> • Zero Origination Fee • 2% interest rate reduction after 36 consecutive, on-time monthly payments. Student must also agree to to receive electronic statements • 0.25% interest rate reduction for auto-debit payments

Sample Monthly Loan Repayment Table

Total Amount Borrowed	5.00% Interest Rate	6.00% Interest Rate	6.80% Interest Rate	8.50% Interest Rate
\$2,625.00	\$50.00	\$50.00	\$50.00	\$50.00
\$4,000.00	\$50.00	\$50.00	\$50.00	\$50.00
\$6,000.00	\$63.64	\$66.61	\$69.05	\$73.39
\$8,000.00	\$84.45	\$88.82	\$92.06	\$99.19

Estimated monthly payments are based on 10 year repayment period.

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