

# Graduate Federal PLUS Loan Lender Comparison Chart

\*this chart is current as of 2/1/08 and was made to assist students with lender comparison. Lenders will be changing repayment benefits, so please confirm benefits with the lender before making a decision.

Lender	Special Benefits/Incentives
<p>Access Group (800) 282-1550 www.accessgroup.org Lender Group: 80851 Servicer: All first time borrowers after July 1, 2004 Access Group Inc. Prior to July 1, 2004: Serial Borrowers: Kentucky Higher Education Student Loan Corporation</p>	<ul style="list-style-type: none"> <li>*0.25% interest rate reduction by authorizing auto-debit payments. This reduction remains in effect for the life of the loan as long as payments are made as required</li> <li>*NEW! Extended Repayment Release- for Graduate PLUS loans disbursed beginning with the 08-09 academic year, Access Group will pay the last 12 monthly payments for borrowers who choose and utilize extended repayment over 25 years.</li> <li>*Automatic in-school deferment while enrolled at least half time</li> <li>*Six month forbearance available upon request to align repayment with Federal Stafford Loans</li> <li>*10 years to repay; up to 25 years with extended repayment</li> <li>*Standard, Graduated and Income-Sensitive repayment option</li> <li>*In-house servicing borrowers after July 1, 2004</li> <li>*Convenient combined billing with other Access Group Loans</li> </ul>
<p>Chase Education Finance (800) 487-4404 www.chasestudentloans.com Lender Code: 803000 Servicer: Chase</p>	<ul style="list-style-type: none"> <li>*Zero Default fee</li> <li>*0.10% Interest Rate Reduction immediately at Repayment</li> </ul>
<p>Citibank (800) 967-2400 studentloan.com Lender Code: 826878 Servicer: Citibank</p>	<ul style="list-style-type: none"> <li>*Federal Default Fees ranging from 0% to 1% depending on the guarantor</li> <li>*0.50% automatic interest rate reduction at repayment</li> <li>*0.25% interest rate reduction for E-Z Pay auto-debit payment program</li> <li>*Unlimited chances to earn back automatic interest rate reduction benefit if you ever miss a payment</li> <li>*Automatic in-school deferment</li> <li>*Pre-screen credit response in 3 minutes or less when you apply online at studentloan.com</li> <li>*Lower your payments with a 25-year repayment term</li> <li>*Various deferment and forbearance options are available during repayment, including during periods of financial difficulty, residency, or Bar study</li> <li>*Flexible repayment options to fit your financial situation</li> <li>*A free checkless Citibank Access Account when you finance your education with Citibank</li> <li>*Thank You Rewards when students enroll in Citibank's Thank You Network rewards program</li> </ul>
<p>Nellie Mae (877) 332-7028 www.nelliemae.com Lender Code: 829076 Servicer: Sallie Mae</p>	<ul style="list-style-type: none"> <li>*0.70 percentage point interest rate reduction for automatic debit</li> <li>*1% loan credit, based on original loan amount, after making the first 12 payments as initially scheduled</li> <li>*Upromise Loan Link- Borr <input type="checkbox"/></li> <li>savings to pay down their outstanding Graduate PLUS loan balance</li> <li>*Combined monthly statement for Nellie Mae borrowers with Grad PLUS, Stafford and private loans</li> <li>*Convenient 24-hour-a-day account access through <i>Manage Your Loans</i></li> </ul>
<p>Total Higher Education (T.H.E.) (888) 843-3095 www.theloanprogram.org Lender Code: 860529 Servicer: Great Lakes Higher Educational Loan Services</p>	<ul style="list-style-type: none"> <li>*A 3% origination fee</li> <li>*0-1% default fees (depending on the guarantor, as default fees are annually evaluated by guarantors and are therefore subject to change)</li> <li>*Due to continued market unrest, we will announce our benefits at the end of the first quarter 2008</li> <li>*We will evaluate the credit of the borrower for both a Graduate PLUS Loan and the T.H.E. Private Loan and present both options to the borrower if they qualify. We will make information available on the pros and cons of each to help them with this decision</li> <li>*For students <input type="checkbox"/></li> </ul>