

# Emory University PLUS Lenders

Office of Financial Aid

200 Dowman Drive, Suite 300 Atlanta, GA 30322-1960

Lender	Lender Code	Website	Phone Number	Origination/Default Fees Charged to Borrower	Repayment Benefits
<b>Citibank</b>	826878	<a href="http://www.studentloan.com">www.studentloan.com</a>	(800)967-2400	3%	.25% interest rate reduction for ACH payments
<b>Discover</b>	831312	<a href="http://www.discoverstudentloans.com">www.discoverstudentloans.com</a>	(877)728-3030	4%	.25% interest rate reduction for ACH payments
<b>Edamerica</b>	831453	<a href="http://www.edamerica.net">www.edamerica.net</a>	(800)337-1009	3%	.25% interest rate reduction for ACH payments
<b>Emory Alliance Credit Union</b> (membership is required)	829795	<a href="http://www.emoryacu.com/student_loans.htm">www.emoryacu.com/student_loans.htm</a>	(800)247-0462	4%	1).25% interest rate reduction for ACH payments 2).75% interest rate reduction when the loan enters repayment
<b>Fifth Third Bank</b>	808780	<a href="http://www.53.com">www.53.com</a>	(800)222-7192	3%	1).25% interest rate reduction for ACH payments 2).25% interest rate reduction if borrower provides a valid email address & agrees to receive all servicing info electronically

Lender	Lender Code	Website	Phone Number	Origination/Default Fees Charged to Borrower	Repayment Benefits
Regions Bank	810612	<a href="http://www.regions.com">www.regions.com</a>	(800)858-7822	4%	.25% interest rate reduction for ACH payments
Sallie Mae	802218	<a href="http://www.salliemae.com">www.salliemae.com</a>	(888)272-5543	4%	.25% interest rate reduction for ACH payments
SunTrust	824135	<a href="http://www.suntrustededucation.com">www.suntrustededucation.com</a>	(888)889-5191	3%	.25% interest rate reduction for ACH payments
Wachovia	830005	<a href="http://www.wachovia.com/education">www.wachovia.com/education</a>	(800)338-2243	4%	None
Wells Fargo	807176	<a href="http://www.wellsfargo.com/student">www.wellsfargo.com/student</a>	(800)378-5526	3%	None

\*Based upon annual 2009 survey results. Lender responses are reviewed and scored by committee. Selections are made with the best interest of the student or parent borrower in mind. Lender products, mission, customer service performance, electronic processing methods and repayment incentives are reviewed. Fees and Benefits effective for loans guaranteed after June 2009.

\*\*Benefits provided directly from the lender and may change at the lender's discretion.

\*\*\*Borrowers are not required to use any of the above lenders.

\*\*\*\*Borrowers should borrow full federal loan eligibility before borrowing from a private educational loan.

Revised 04/15/2010