

Emory University Preferred Private Educational Loan Lenders for International Graduate Students

Office of Financial Aid
200 Dowman Drive, Suite 300 Atlanta, GA 30322-1960

Lender	Products	Eligibility	Interest Rates	Repayment Incentives	Aggregate Limits
Chase Bank www.chaseselectloans.com (866)-421-2341	Chase Select Loan	Applicants must: Have a valid U.S. Social Security number. Apply with a U.S. citizen or permanent resident co-signer who meets the credit criteria.	There are no fees. Students without a cosigner receive an interest rate of LIBOR plus 6.25%, based on applicants' credit review. Students with cosigners receive an interest rate of LIBOR plus 3.40% up to LIBOR plus 7.25%, based on applicants' credit review.	1) 0.25% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH). 2) 36 month co-signer release option.	The aggregate limit for graduate is \$180,000, and \$250,000 for health education students.
Charter One Bank www.charterone.com/trufitstudentloan (800)721-3969	TruFit Student Loan (Graduate/International)	Applicants must be a U.S. citizen or permanent resident, or have a US citizen cosigner of legal borrowing age in their state of residence	There are no fees. Students receive an interest rate of LIBOR plus 3.00% up to LIBOR plus 7.75%, based on applicants' credit review. Cosigners are encouraged for lowest rate.	1) 0.50% interest rate reduction for having principal and interest payments automatically debited from an eligible Charter One account (ACH). 2) 0.25% interest rate reduction for having principal and interest payments automatically debited from an eligible non-Charter One account (ACH).	The aggregate limit for graduate is \$150,000 for graduate, \$175,000 for Business and LAW, and \$225,000 for Medical students.
Citibank www.studentloan.com (800)788-3368	CitiAssist Graduate Loan	Applicants must: Apply with a U.S. citizen or permanent resident co-signer who meets the criteria. Citibank provides a credit decision on all applications, prior to submission of immigration documentation. International students with a U.S. address may apply online.	There are no fees. Students receive an interest rate of LIBOR plus 3.25% up to LIBOR plus 11.00%, based on applicants' credit review.	1) 0.25% Interest Rate Reduction – for students who have their loan payments withdrawn electronically from their bank accounts through Citibank's auto-debit payment program service. 2) 24 month cosigner release options available.	The aggregate limit is \$150,000 for graduate students.

<p>Fifth Third Bank www.53.com (800)222-7192</p>	<p>Smart Option Student Loan</p>	<p>Applicants must apply with a creditworthy co-signer who is a U.S. citizen or permanent resident, with appropriate U.S. Citizenship and Immigration Service documentation.</p>	<p>There are no fees.</p> <p>Smart Option Student Loan: LIBOR + 2.5% up to LIBOR + 10.875% based on applicants' credit review.</p>	<p>1) 0.25% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH).</p> <p>2) Cosigner release options available.</p>	<p>The aggregate limit is \$350,000 for graduate students including total federal loan debt.</p>
<p>Regions Bank www.regions.com/smart (800)858-7822</p>	<p>Sallie Mae Smart Option Student Loan for Regions Bank</p>	<p>Applicants must apply with a creditworthy co-signer who is a U.S. citizen or permanent resident, with appropriate U.S. Citizenship and Immigration Service documentation.</p>	<p>There are no fees.</p> <p>Smart Option Student Loan: 2.75 APR up to 10.23% APR based on applicants' credit review.</p>	<p>1) 0.25% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH).</p>	<p>No aggregate limit.</p>
<p>Sallie Mae www.salliemae.com (888)272-5543</p>	<p>Sallie Mae Smart Option Loan</p>	<p>Applicants must apply with a creditworthy co-signer who is a U.S. citizen or permanent resident, with appropriate U.S. Citizenship and Immigration Service documentation.</p>	<p>There are no fees.</p> <p>Smart Option Student Loan: LIBOR + 2.50% up to LIBOR + 10.875% based on applicants' credit review.</p>	<p>1) 0.25% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH).</p>	<p>The aggregate aid limit for graduate students is \$350,000, including all federal loan debt</p>
<p>U.S. Bank www.usbank.com/studentloans (800)242-1200</p>	<p>Variable Rate Loan</p> <p>Fixed Rate Loan</p>	<p>Applicants must: Have a valid U.S. Social Security number. Apply with a U.S. citizen or permanent resident co-signer with a current U.S. address and who meets the credit criteria.</p>	<p>There are no fees for the variable rate loans (consumer choice). Fees may apply to fixed rate loans based on credit history.</p>	<p>1).50% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH).</p>	<p>The aggregate limit is \$200,000 for graduate students.</p>
<p>Wells Fargo www.wellsfargo.com/student (800)378-5526</p>	<p>Wells Fargo GraduateSM Loan</p> <p>MedCAP[®] Alternative Loan for Health Professional International Students</p>	<p>International student applicants who are temporary resident aliens are eligible, and must have a U.S. citizen co-signer who meets credit criteria.</p>	<p>There are no fees.</p> <p>Wells Fargo GraduateSM Loan Prime + 1.50% up to Prime + 5.00%.</p> <p>MedCAP[®] Alternative Loan Prime + 1.50% up to Prime + 4.00%</p> <p>NOTE: Prime is subject to a contractual minimum of 3.25% (the variable Floor Rate)</p>	<p>1).50% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH).</p> <p>2)0.50% interest rate reduction on loans disbursed after July 1, 2008 with verification of graduation.</p> <p>3) Cosigner release after 24 consecutive on-time monthly payments.</p>	<p>The following limits apply to temporary resident aliens:</p> <p>Wells Fargo Graduate Loan: \$35,000 annually</p> <p>MedCAP[®] Alternative Loan for Health Professional International Students: \$35,000 annually</p>

**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.

Revised 07/06/11