

Emory University 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/Fees	Repayment Incentives	Aggregate Limits
Chase www.chaseselectloans.com (800)886-306-0868	Chase Select	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 receive an interest rate of LIBOR plus 3.20% up to LIBOR plus 7.50%, based on applicants' credit review	.0.25% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH).	The aggregate limit for graduate is \$180,000.
Citibank www.studentloan.com (800)967-2400	CitiAssist Graduate Loan CitiAssist Health Professions Loan CitiAssist Law 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 can apply online.	Fees range from 0.00% to 5.00% based on co-borrowers credit review. Interest rates range from prime minus .5% to prime plus 4.75% based on credit review.	0.25% Interest Rate Reduction for students who have their loan payments withdrawn electronically from their bank accounts through Citibank's auto-debit payment program service.	The aggregate limit is \$150,000.
Fifth Third Bank www.53.com (800)222-7192	Fifth Third Bank Smart Option Student Loan Bar Study Loan Residency and Relocation	Applicant must; Apply with a creditworthy U.S. citizen or permanent resident and provide applicable CIS documents.	Fees range from 0% to 3%. Smart Option Student Loan: LIBOR +4% up to LIBOR 10.5% based on applicants' credit review.	1)0.25% interest rate reduction for ACH payments, 2)0.25%interest rate reduction is borrower provides a valid email address & agrees to receive all servicing info electronically	The aggregate limit is \$350,000.

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Regions Bank www.regions.com (800)858-7822	Regions Bank Smart Option Student Loan	Applicant must; Apply with a creditworthy U.S. citizen or permanent resident and provide applicable CIS documents.	Fees range from 0% to 3%. Smart Option Student Loan: LIBOR +4% up to LIBOR + 10.5% based on applicants' credit review.	1)0.25% interest rate reduction for ACH payments, 2)0.25%interest rate reduction is borrower provides a valid email address & agrees to receive all servicing info electronically	The aggregate limit is \$350,000.
Sallie Mae www.salliemae.com (888)272-5543	Sallie Mae Smart Option Loan	Applicant must; Apply with a creditworthy U.S. citizen or permanent resident and provide applicable CIS documents.	Fees range from 0% to 3%. Smart Option Student Loan: LIBOR +4% up to LIBOR + 10.5% based on applicants' credit review.	1)0.25% interest rate reduction for ACH payments, 2)0.25%interest rate reduction is borrower provides a valid email address & agrees to receive all servicing info electronically	The aggregate limit is \$350,000.
Wells Fargo www.wellsfargo.com/student (800)378-5526	Wells Fargo GraduateSM Loan, Wells Fargo Collegiate Loan, Wells Fargo Bar Exam Loan, MedCAP Alternative Loan for Health Professionals, MedCAP-XTRA Loan	Permanent resident alien without conditions, or international student who is a temporary resident alien with a current U.S. address and proper evidence of eligibility. For permanent and temporary resident aliens, a U.S. citizen cosigner is required.	There are no fees. Wells Fargo Graduate Loan: Prime + 1.50% up to Prime + 5.00%. Wells Fargo Collegiate Loan : Prime + 1.00% up to Prime +7.99%. Wells Fargo Bar Loan: Prime + 4.50% MedCap Alternative Loan: Prime + 1.50% up to Prime + 4.00% MedCAP-XTRA Loan: Prime + 4.50% NOTE: Prime is subject to a contractual minimum of 4.75% (the variable Floor Rate)	1)0.25% interest rate reduction at repayment with the use of auto payments from personal bank account. 2)0.50% interest rate reduction on loans disbursed after July 1, 2008 with verification of graduation. 3) Cosigner release after 24 consecutive on-time monthly payments.	The following limits apply to temporary resident aliens: Wells Fargo Graduate Loan: \$35,000 annually

*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.

**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 5/28/09