

# Emory University Private Educational Loan Lenders

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

Lender	Products	Interest Rates	Fee Structure	Repayment Incentives	Aggregate Limits
<b>Chase</b> <a href="http://www.chasestudentloans.com">www.chasestudentloans.com</a> (800)487-4404	<b>Chase Select</b> (Undergraduate and Graduate)	Students receive an interest rate of LIBOR plus 3.95% up to LIBOR plus 7.00%, based on applicants' credit review	There are no fees.	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 Chase Select undergraduate is \$120,000. The aggregate limit for graduate is \$180,000, and \$250,000 for health education students.
<b>Citibank</b> <a href="http://www.studentloan.com">www.studentloan.com</a> (800)967-2400	<b>CitiAssist Undergraduate Loan</b>  <b>CitiAssist Graduate Loan</b>  <b>CitiAssist Health Professions Loan</b>  <b>CitiAssist Health Professions Residency, Relocation and Review Loan</b>  <b>CitiAssist Law Loan</b>  <b>CitiAssist Bar Exam Loan</b>	Students receive an interest rate of Prime Rate plus 1.00% up to Prime Rate plus 7.50%, based on applicants' credit review	CitiAssist Undergraduate Loans have origination fees ranging from 0.00% to 6.00% based on credit review. Borrowers with strong credit are eligible to receive loans with no loan fees. CitiAssist Health Professions Loan; CitiAssist Health Professions Residency, Relocation and Review Loan; CitiAssist Law Loan and CitiAssist Bar Exam Loan have no origination, guarantee or repayment fees.	1) 0.25% Interest Rate Reduction – for students who have their loan payments withdrawn electronically from their bank accounts through Citibank's auto-debit payment program service.  2) 24 month co-signer release options available.	The aggregate limit is \$120,000 for undergraduate students and \$150,000 for graduate students. CitiAssist Health Profession Loans have an aggregate loan limit up to \$275,000. CitiAssist Health Profession Residency Loans have an aggregate limit up to \$18,000. This is in addition to the limit for CitiAssist Health Profession Loans. CitiAssist Law Loans have an aggregate loan limit up to \$180,000. CitiAssist Bar Exam Loans have an aggregate limit up to \$15,000. This is in addition to the limit for CitiAssist Law Loans.
<b>Discover</b> <a href="http://www.discoverstudentloans.com">www.discoverstudentloans.com</a> (877)728-3030	<b>Discover Private Loan</b>	Variable interest rates from Prime minus 0.5% up to Prime plus 4.75%, based on credit evaluation.	There are no fees.	1) 2% case reward on the outstanding principal balance at graduation.  2) 0.25% interest rate reduction for having principal and interest payments automatically debited from a checking or savings account (ACH).	The aggregate limit is \$200,000 for undergraduate and graduate students.
<b>Fifth Third Bank</b> <a href="http://www.53.com">www.53.com</a> (800)222-7192	<b>Fifth Third Smart Option Student Loan</b>  <b>Bar Study Loan</b>  <b>Residency and Relocation</b>	Smart Option Student Loan: LIBOR + 4% up to LIBOR + 10.5% based on applicants' credit review.	Origination fees of 0% to 3%.	1) .25% interest rate reduction for ACH payments,	The aggregate limit is \$350,000 for undergraduate and graduate students including total federal loan debt.

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<b>Regions Bank</b> <a href="http://www.regions.com">www.regions.com</a> (800)858-7822	<b>Regions Smart Option Student Loan</b>	Smart Option Student Loan: LIBOR + 4% up to LIBOR + 10.5% based on applicants' credit review.	Origination fees of 0% to 3%.	1).25% interest rate reduction for ACH payments,	No aggregate limit.
<b>Sallie Mae</b> <a href="http://www.salliemae.com">www.salliemae.com</a> (888)272-554	<b>Sallie Mae Smart Option Loan</b>	Smart Option Student Loan: LIBOR + 4% up to LIBOR + 10.5% based on applicants' credit review.	Origination fees of 0% to 3%.	1).25% interest rate reduction for ACH payments,	The aggregate aid limit for undergraduate and graduate students is \$350,000, including all federal loan debt.
<b>SunTrust Education Loans</b> <a href="http://www.suntrusteducation.com">www.suntrusteducation.com</a> (888)889-5191	<b>Academic Answer Loan</b>	Undergraduates: LIBOR + 3% up to LIBOR + 11.5% based on applicants' credit review.  Graduates: LIBOR + 2.5% up to LIBOR = 11% based on applicants' credit review.	There are no Fees	1).25% interest rate reduction for ACH payments,  2)Cosigner release after 48 initial, consecutive on-time payments.	Undergraduates: \$100,000 including total federal loan debt. Graduates: \$150,000 including undergraduate and graduate total federal loan debt.

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<b>Wells Fargo</b> <a href="http://www.wellsfargo.com/student">www.wellsfargo.com/student</a> (800)378-5526	<b>Wells Fargo Collegiate® Loan</b> (undergraduate),  <b>Wells Fargo GraduateSM Loan</b> ,  <b>MedCAP® Alternative Loan for Health Professionals</b> ,  <b>MedCAP-XTRA® Loan</b> (medical/health professions)  <b>Wells Fargo Bar ExamSM Loan</b>	<b>Wells Fargo Collegiate Loan</b> : Prime + 1.00% up to 7.99%.  <b>Wells Fargo Graduate Loan</b> : Prime + 1.50% up to + 5.00%.  <b>MedCap Alternative loan for Health Professions</b> : Prime + 1.50% up to 4.00%  <b>MedCap -XTRA Loan</b> : Prime + 4.50%  <b>Wells Fargo Bar Exam Loan</b> : Prime + 4.50%  <b>NOTE</b> : Prime is subject to a contractual minimum of 4.75% (the variable Floor Rate)	There are no fees.	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.	<b>Wells Fargo Collegiate</b> : There is no annual maximum. \$120,000,  <b>Wells Fargo Education Connection Loan</b> : Annual limit is \$25,000 with a maximum aggregate of \$100,000.  <b>Wells Fargo Graduate Loan</b> : \$180,000 for Law and Business Students, \$120,000 for all other fields of study (including all other education debt),  <b>Med Cap Alternative Loan For Health Prof.:</b> Aggregate limit of \$250,000 for Medical students, \$180,000 for other disciplines. (These include all other educational debt.)  <b>Med Cap XTRA</b> : Aggregate limit of \$250,000 for Medical students, \$180,000 for other disciplines. (These include all other educational debt.)  <b>Wells Fargo Bar Exam</b> : Annual limit is \$12,000 with a maximum aggregate of \$180,000 (including all other education debt).

\*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.**

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

Revised 10/27/09