

Emory University Private Educational Loan Lenders for International Undergraduate 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.chasestudentloans.com (800)487-4404	Chase Select	Applicants must: Have a valid U.S. Social Security number. Apply with U.S. citizen or permanent resident co-signer who meets 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 Chase Select undergraduate is \$120,000.
Citibank www.studentloan.com (800)967-2400	CitiAssist Undergraduate 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.5% to prime plus 4.75% based on credit review.	0.25% Interest Rate Reduction for students who have their loan payments withdrawn electronically from their bank accounts through Citibank's auto-debit payment program service.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 \$120,000.
Fifth Third Bank www.53.com (800)222-7192	Fifth Third 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.

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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 Collegiate® Loan (undergraduate) MedCAP Alternative Loan for Health Professionals	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 Collegiate Loan : Prime + 1.00% up to Prime + 7.99%. 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.	Wells Fargo Collegiate Loan: no annual maximum (can borrow up to the cost of education minus other financial aid). For temporary resident aliens the annual limit is \$25,000. Med Cap Alternative Loan For Health Prof.: Aggregate limit is 180,000 including all other educational debt. For temporary resident aliens the annual limit is \$35,000.

*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