

PARENT PLUS LOAN LENDER COMPARISON LIST

LENDER / PROVIDER	ACCESS GROUP LENDER CODE: 808851 800-334-0540 www.accessgroup.org/Columbia	CITIBANK LENDER CODE: 826878 800-967-2400 www.studentloan.com/schools/Columbia	TOTAL HIGHER EDUCATION LENDER CODE: 866529 866-315-9036 www.thelearningcenter.com
FEDERAL DEFAULT FEE	0.00%	0.00%	0.00%
ORIGINATION FEE	3.00%	3.00%	3.00%
INTEREST RATE	Fixed at 8.50%	Fixed at 8.50%	Fixed at 8.50%
SPECIAL PROGRAMS	<p>A) Parents can receive instant credit decision with online application (www.accessgroup.org/columbia) or by phone (800-334-0540). E-signature and online payment options available</p> <p>B) Works with denied applicants to consider how to improve chances of loan approval or suggest other funding options</p> <p>C) Annual administrative forbearance for borrowers while student is in school, for up to 5 years</p>	<p>A) Parents can receive instant credit decision with online application (www.studentloan.com/schools/columbia) or by phone (800-967-2400). E-signature and online payment options available</p> <p>B) PLUS Credit Assistance Program reviews credit denials to determine if derogatory credit items can be overridden or repaired</p> <p>C) PLUS in-school forbearance option offers borrower the ability to defer payments while the student is in school for up to 4 years</p>	<p>A) Parents can receive instant credit decision with online application (www.thelearningcenter.com) or by phone (866-315-9036). E-signature and online payment options available</p> <p>B) 3% origination fee rebate within six months of full disbursement (unless the loan is repaid within 6 months)</p> <p>C) PLUS in-school forbearance available while student is in school</p>
REPAYMENT INCENTIVES	<p>A) Interest rate reduction of up to 1.75%</p> <p>1) 1.5% interest rate reduction at repayment</p> <p>2) Second Chance! If you lose this benefit due to a late or missed payment, you can earn it back by making the next 12 consecutive monthly payments on time</p> <p>3) 0.25% reduction for auto-debit payments</p> <p>B) Combined billing with Access Group's federal and private education loans</p>	<p>A) Interest rate reductions of up to 1.75%</p> <p>1) Automatic 1.25% interest rate reduction at repayment</p> <p>2) 0.50% interest rate reduction for automatic deduction from a checking or savings account</p> <p>B) Unlimited Recovery: If you lose benefits due to late or missed payments you have the ability to earn them back at anytime during the life of the loan</p> <p>C) Zero loan payments the last six months when all payments are made on time</p> <p>D) Combined billing with Citibank's federal and private educational loans</p>	<p>A) T.H.E. Repayment Bonus at the annualized rate of:</p> <p>1) 0.25% immediately after first disbursement through 36 months after final disbursement and any periods of deferment or forbearance</p> <p>2) 1.0% for repayment periods after 36 months from the final disbursement, continuing as long as payments are less than 60 days past due. The Bonus will resume when account is brought current. See the Bonus page on Web site for terms and conditions. The only way the Bonus is lost permanently is if you are constantly more than 60 days past due and/or default on the loan</p>
REPAYMENT OPTIONS	Interest-only, graduated, extended, and income-sensitive repayment options available Interest capitalization: once at repayment	Interest-only, graduated, extended, and income-sensitive repayment options available Interest capitalization: once at repayment	Interest-only, graduated, extended, and income-sensitive repayment options available Interest capitalization: once at repayment
REPAYMENT PERIOD	10 years; 25 years if eligible for extended repayment option; or up to 30 years with loan consolidation program	10 years; 25 years if eligible for extended repayment option; or up to 30 years with loan consolidation program	10 years; 25 years if eligible for extended repayment option; or up to 30 years with loan consolidation program

•On-time, late, delinquent and missed payments are defined by the individual lender.