



Stafford and PLUS Loan Chart

LENDER	LENDER CODE	STAFFORD BENEFITS	PLUS BENEFITS
WELLS FARGO 800.658.3567 www.wellsfargo.com/student	807176	<ul style="list-style-type: none"> • Zero origination fee • Zero default fee • Life of loan servicing • Combined billing on Stafford, Grad PLUS and private loans • Free student checking, online banking and bill payment 	<ul style="list-style-type: none"> • Zero default fee • Life of loan servicing • Postpone payments for up to five years when student enrolled at least half time and still have 10 years to repay • Extended repayment for up to 25 years • Second review and cosigner options to help meet credit criteria • Free student checking, online banking and bill payment
WACHOVIA EDUCATION FINANCE 800.338.2254 www.wachovia.com/education	830005	<ul style="list-style-type: none"> • Zero origination fee • 1% federal default fee • 1% rebate of original principal balance upon repayment • 1% rebate of original principal balance after 12 on-time monthly payments • 1.5% rebate of original principal balance after 24 on-time monthly payments • Borrowers must make payments using auto debit to qualify for rebates 	<ul style="list-style-type: none"> • Zero default fee • 1% rebate of original principal balance upon repayment • 1% rebate of original principal balance after 12 on-time monthly payments • 1.5% rebate of original principal balance after 24 on-time monthly payments • Borrowers must make payments using auto debit to qualify for rebates • Forbearance option available up to 48 months while student is in school • Second review and cosigner options to help meet credit criteria
US BANK 800.242.1200 www.usbank.com/studentloans	811698	<ul style="list-style-type: none"> • Zero origination fee • Zero default fee • 0.25% interest rate reduction for auto debit • 5% credit of original principal balance after 36 consecutive monthly on-time payments • Free student checking and online bill payment • Assigned customer service rep at repayment with option of working exclusively with that rep • Payments considered on time if received no later than 20 days beyond due date 	<ul style="list-style-type: none"> • Zero default fee • Immediate interest rate reduction of 0.25% • 0.25% interest rate reduction when borrower signs up for automatic debit • 5% credit or original loan amount after 36 consecutive monthly on-time payments • Free checking and online bill payment • Assigned customer service rep at repayment with option of working exclusively with that rep • Payments considered on time if received no later than 20 days beyond due date
NEXTSTUDENT 800.481.NEXT (6398) www.nextstudentloans.com	834501	<ul style="list-style-type: none"> • For the most current information call or visit NextStudent online. Contact information is in the box to your left. 	<ul style="list-style-type: none"> • For the most current information, please call or visit NextStudent online. Contact information is in the box to your left.
COLLEGE LOAN CORPORATION 888.972.0852 www.collegeloan.com	833733	<ul style="list-style-type: none"> • 0.25% interest rate reduction for enrolling in auto debit • 1% cash rebate of outstanding principal balance after 36 consecutive on-time payments 	<ul style="list-style-type: none"> • 1% cash rebate of outstanding principal balance after first 36 consecutive on-time payments

<p>CITIBANK 800.967.2400 www.studentloan.com/schools/ ualaska/fairbanks</p>	<p>826878</p>	<ul style="list-style-type: none"> • Zero origination fee • Zero default fee • 0.25% interest rate reduction for auto debit • Final six payments waived for on-time payments throughout repayment • 1% interest rate reduction at repayment • Unlimited opportunities to earn back automatic reduction rate if payment is missed 	<ul style="list-style-type: none"> • Zero default fee • Automatic 0.75% interest rate reduction at repayment • 0.5% interest rate reduction for auto debit • Final six payments waived for on-time payments throughout repayment • Up to 48 months of deferred payments while student is in school • Interest-only payment option • Unlimited opportunities to earn back automatic reduction rate if a payment is missed
<p>CHELA EDUCATION FINANCING 866.34.CHELA (24352) www.chelastudentloans.org</p>	<p>833953</p>	<p>Save over \$1,200 on a \$15,000 Stafford Loan with these repayment incentives*</p> <ul style="list-style-type: none"> • Skip last five payments after making all previous payments on time • Skip two additional last payments for using auto debit <p>*Visit Web site for additional qualifying requirements</p>	<p>Save over \$2,600 on a \$30,000 PLUS Loan with these repayment incentives*</p> <ul style="list-style-type: none"> • Skip last five payments after making all previous payments on time • Skip two additional last payments for using auto debit <p>*Visit Web site for additional qualifying requirements</p>
<p>CHASE 800.487.4404 www.chasestudentloans.com</p>	<p>803000</p>	<ul style="list-style-type: none"> • Zero origination fee • Zero default fee • 0.25% interest rate reduction for auto debit • 2% of original amount borrowed cash back or principal balance reduction after initial 48 months of continuous on-time payments 	<ul style="list-style-type: none"> • Zero default fee • 0.3% interest rate reduction after first disbursement • Additional 0.3% interest rate reduction for auto debit • 1.2% principal balance reduction of original principal amount after making first 12 on-time payments • Additional principal balance reduction of 2.4% of original amount borrowed after making first 24 on-time payments • No payment required while student is in school
<p>ASAP/UNION BANK & TRUST 866.866.7372 www.asapubt.com</p>	<p>830868</p>	<p>Save over \$1,200 on a \$15,000 Stafford Loan with these repayment incentives*</p> <ul style="list-style-type: none"> • Skip last five payments after making all previous payments on time • Skip two additional last payments for using auto debit <p>*Visit Web site for additional qualifying requirements</p>	<p>Save over \$2,600 on a \$30,000 PLUS Loan with these repayment incentives*</p> <ul style="list-style-type: none"> • Skip last five payments after making all previous payments on time • Skip two additional last payment for using auto debit <p>*Visit our Web site for additional qualifying requirements</p>
<p>ACPE (ALASKA COMMISSION ON POSTSECONDARY EDUCATION) 800.441.2962 www.alaskaadvantage.alaska. gov</p>	<p>826966</p>	<ul style="list-style-type: none"> • For complete up-to-date information about benefits visit, please call toll-free number or visit Web site. Contact information for ACPE is in a box to your left. 	<ul style="list-style-type: none"> • For complete up-to-date information about benefits visit, please call toll-free number or visit Web site. Contact information for ACPE is in a box to your left.