

2008-2009 Grad PLUS Loan Lenders and Benefits

Information was provided by the lenders and the benefits are accurate as of Jan. 12, 2009.

Regardless of our recommended lenders, we will process any loan (federal or alternative) from any lender or guarantee agency. These lenders are not listed in any particular order.

NOTE: If you are applying for your Federal Grad PLUS Loan through AES (American Education Services) www.aessuccess.org, complete instructions are available at www.cmu.edu/hub/fa/fa_gradplus_mpn.html. Otherwise, please apply directly at the website provided.

LENDER	BENEFITS	APPLY	LENDER	BENEFITS	APPLY
PNC Bank	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with AES guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.aessuccess.org Lender Code - 809921KB	National City	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with AES guarantee • Interest rate is fixed at 7.65% 	www.aessuccess.org Lender Code (Undergraduate) - 810148KB Lender Code (Graduate) - 808942KB
Citizens Bank	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with AES guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.aessuccess.org Lender Code - 833880KB	Chase	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with AES guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.aessuccess.org Lender Code - 811571
Bank of America	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with Great Lakes guarantee 	www.bankofamerica.com/studentloans Lender Code - 824421	Wachovia	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with AES guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.aessuccess.org Lender Code - 813830KB
Key Bank	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with AES guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.aessuccess.org Lender Code - 813760	Citibank	<ul style="list-style-type: none"> • 3% Origination Fee • 0% Default Fee with Education Credit Management Corporation guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.studentloan.com/schools/cmu Lender Code - 826878
Sallie Mae Education Trust	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with a USA Funds guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.salliemae.com/cmu/grplus Lender Code - 802218	Edamerica	<ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee with AES guarantee • .25% interest rate reduction for borrowers who authorize auto debit 	www.aessuccess.org Lender Code - 831453KB