

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. For information about recent updates to this chart, go to [http://www.cmu.edu/hub/fa/alt\\_loan\\_changes.pdf](http://www.cmu.edu/hub/fa/alt_loan_changes.pdf).

Loan Program	Eligible Borrower	Loan Amount	Benefits (effective July 1, 2009)	Interest Rate/APR	Repayment	Additional Information
<b>Citizens</b> TruFit Student Loan  <a href="http://www.citizensbank.com/trufitstudentloan">www.citizensbank.com/trufitstudentloan</a>	Undergraduate and graduate students enrolled at least half-time in a degree-seeking program at an eligible institution.  U.S. citizens or permanent residents or international students with a creditworthy U.S. citizen co-signer  Can be used to cover past due balances up to 180 days after the end of the enrollment period	Annual Maximum = Cost of Attendance less other financial aid  Minimum loan amount = \$1,000  Aggregate Limit = \$120,000	Fees range from 0 - 5.0%  Fees will be added to the principal balance on the loan disbursement date  .50% interest rate reduction for borrowers who authorize auto debit	Interest rate is variable and based on one-month LIBOR  Interest rate range is LIBOR + 2.5% to LIBOR + 12.0%	Repayment options include: Immediate, Interest-Only and Deferred Principal and Interest  Co-signer release after 36 consecutive on-time payments  Length of repayment = up to 15 years  Borrowers can prepay without penalty	Qualified students can apply online and get an instant decision  Satisfactory Academic Progress is not required  Credit is valid for 90 days
<b>Wells Fargo</b> Collegiate Loan  <a href="http://www.wellsfargo.com/student/undergrad/collegiate">www.wellsfargo.com/student/undergrad/collegiate</a>  *Wells Fargo is affiliated with Wachovia	Undergraduate and graduate students enrolled on a full-time, half-time, and less than half-time in a degree-seeking or certificate program  Student must be a US citizen, permanent resident or temporary resident alien. A U.S. Citizen co-signer is required for permanent or temporary resident aliens	Annual Maximum = Cost of Attendance less other financial aid Temporary resident aliens may borrow up to \$25,000 annually Minimum loan amount = \$1,000  Aggregate Limit = \$120,000  Can cover classes taken in the previous semester, trimester, quarter only if the student is still enrolled in school and is borrowing for the current year's tuition	0% Origination Fee 0% Repayment Fee  .25% interest rate reduction for borrowers who authorize auto debit  .50% interest rate reduction upon verification of graduation	Interest Rate is variable and equal to the Index. The Index is equal to Prime  Interest rate range is the Index + 1% to Index + 7.99% Current interest rate range = 4.25% + 11.24% However, the Minimum Variable Floor Rate = 3.25%	Borrowers can make payments during in-school, grace and forbearance. However, the payment will first be applied to any accrued interest, then to principal  Repayment begins 6 months after graduation or 6 months after the student drops to less than half-time enrollment  Co-signer release after 24 consecutive on-time payments  Length of repayment - up to 15 years	Satisfactory Academic Progress is not required  Interest is capitalized once when the borrower enters repayment and once following any borrower-requested forbearance  Instant credit decisions are available to borrowers who apply online or via the phone  Pre-approvals are valid for 180 days but are subject to re-evaluation at 90 days
<b>Suntrust</b> Academic Answer  <a href="http://www.suntrustededucation.com/academicanswer">www.suntrustededucation.com/academicanswer</a>	Undergraduate and graduate students enrolled at least half-time in a degree-seeking program  Borrower must be a U.S. citizen or permanent resident; resident aliens (with VISA) with U.S. citizen or permanent resident co-signer  Borrowers whose permanent residence are in the following states are not eligible to apply: IA, IL, TX, WA, WI  Co-signers residing in IL are also not eligible to apply	Annual Maximum = Cost of Attendance less other financial aid Annual Minimum = \$1,001. Residents of AK, CO, NM, OK, RI, SC are subject to higher minimum amounts according to the laws in their home state. Aggregate Limits: Undergraduate: cannot exceed \$100,000 includes federal and private Graduate: cannot exceed \$150,000 includes federal and private	0% Origination Fee 0% - 4% Repayment Finance Charge*  \$300 principal reduction per loan at graduation (student to self-report grad date to Suntrust)  .25% interest rate reduction for borrowers who authorize auto private debit  *A Repayment Finance Charge (fee) may apply for the lower credit tiers depending on credit score and ranges from 2% to 4% for co-signed loans	Interest Rate is variable and based on 1-month LIBOR  Undergraduate: 1-month LIBOR + 3.5% to 1-month LIBOR + 10.75% Current interest rate range = 3.875% to 11.125%  Graduate: 1-month LIBOR + 3.0% to 1-month LIBOR + 10.25% Current interest rate range = 3.375% to 10.625%	Repayment options include: Immediate, Interest-Only and Deferred Principal and Interest  Repayment begins 6 months after graduation or 6 months after the student drops to less than half-time enrollment.  Length of repayment = up to 25 years  Co-signer release after 48 consecutive on-time payments	Satisfactory Academic Progress is not required  Preliminary credit approval within seconds via web  Debit-to-income and verification of income may be required depending on loan size and credit score  Student or co-signer must have a minimum of three current active trade lines with each having 36 months of credit history

Please direct specific questions to the individual lenders above. Information is accurate as of July 24, 2009.

1-month LIBOR rate (3-month average of 1-month LIBOR) = .41% (PNC)

1-month LIBOR rate = .375%

3-month LIBOR rate = .62%

Prime Rate = 3.25%

Interest rate margins are based on the credit profile of the borrower.

Loan Program	Eligible Borrower	Loan Amount	Benefits <i>(effective July 1, 2009)</i>	Interest Rate/APR	Repayment	Additional Information
<p><b>Chase</b> Chase Select Loan  www.ChaseSelectLoans.com</p>	<p>Undergraduate and graduate students enrolled full-time, half-time, or less than half-time in a degree-seeking program</p> <p>Borrower (and co-signer) must be permanent residents or U.S. citizens</p>	<p>Annual Maximum = Cost of Attendance less other financial aid Annual Minimum=\$500</p> <p>Undergraduate: Aggregate Limit = \$120,000 Graduate: Aggregate Limit = \$180,000</p> <p>Can be used to cover past due balances. Balance must reside at the school and not a collection agency, and may not include balances older than 12 months from application date. An invoice or loan statement fewer than 60 days old must be provided. Student does not need to be currently enrolled</p>	<p>0% Origination Fee 0% Repayment Fee</p> <p>.25% interest rate reduction for borrowers who authorize auto debit</p>	<p>Interest Rate is variable and based on 3-month LIBOR</p> <p>Effective July 31, 2009 Student with Co-signer Interest rate range is LIBOR +3.95% to LIBOR +7.0% Current interest rate range = 4.57% to 7.62%</p> <p>Student without Co-signer Interest rate range is LIBOR +6.3% Current interest rate range = 6.92%</p>	<p>Repayment options include: Immediate, Interest-Only and Deferred Principal and Interest</p> <p>Borrowers can prepay or accelerate payments without penalty</p> <p>Co-signer release after <b>any</b> 36 consecutive monthly on-time payments</p> <p>Length of repayment: Up to 20 years for loan amounts up to \$30,000</p> <p>Up to 25 years for loan amounts of \$30,000 or more</p>	<p>Satisfactory Academic Progress is not required</p> <p>Interest is capitalized once at the beginning of repayment and at the end of any deferment or forbearance period</p> <p>The credit check for Chase Select Loans is valid for 90 days</p>

<p><b>Discover Student Loans</b> Certified Private Loan  www.DiscoverStudentLoans.com</p>	<p>Undergraduate and graduate students enrolled on a half-time basis in a degree-seeking program</p> <p>Borrower (and co-signer) must be permanent residents or U.S. Citizens</p>	<p>Annual Maximum = Cost of Attendance less other financial aid</p>	<p>0% Origination Fee 0% Repayment Fee</p> <p>.25% interest rate reduction for borrowers who authorize auto debit</p> <p>2% Graduation Reward based on outstanding principal balance</p>	<p>Interest rate is variable and based on Prime</p> <p>Interest rate range is Prime + 1% to Prime + 7.75% Current interest rate range = 4.25% to 11%</p> <p>Interest is capped at 18%, regardless of the Prime Index and Margin Value</p>	<p>Automatic in-school deferment while the student is enrolled at least half-time.</p> <p>Following graduation, the grace period is 6 month for undergraduate loans and 9 months for graduate loans, and no payments are due at this time. Upon enrollment less than half-time, the grace period is 6 months. Repayment begins at the conclusion of the grace period.</p> <p>Borrowers can prepay or accelerate payments without penalty.</p> <p>Length of repayment: Undergraduate = Up to 15 years Graduate = Up to 20 years</p>	<p>Satisfactory academic progress is required.</p>
---	---	---	--	---	--	--

Please direct specific questions to the individual lenders above. Information is accurate as of July 24, 2009.

1-month LIBOR rate (3-month average of 1-month LIBOR) = .41% (PNC)  
 1-month LIBOR rate = .375%  
 3-month LIBOR rate = .62%  
 Prime Rate = 3.25%

Interest rate margins are based on the credit profile of the borrower.

Loan Program	Eligible Borrower	Loan Amounts	Benefits <i>(effective July 1, 2009)</i>	Interest Rate/APR	Repayment	Additional Information
<p><b>Citibank</b> CitiAssist Loan  www.studentloan.com</p>	<p>Undergraduate and graduate students enrolled full-time, half-time or less than half-time in a degree-seeking or non-degree program</p> <p>Borrower (and co-signer) must be a U.S. citizen or permanent resident</p>	<p>Annual Maximum = Cost of Attendance less other financial aid Annual Minimum = \$1,000 for the first CitiAssist Loan only. No minimums on subsequent CitiAssist Loans.</p> <p>Undergraduate: Aggregate Limit = \$120,000 Graduate: Aggregate Limit = \$150,000</p>	<p>Fees range from 0-6%</p> <p>.25% interest rate reduction for borrowers who authorize auto debit</p>	<p>Interest Rate is variable and based on 3-month LIBOR</p> <p>Interest rate range is LIBOR + 4.75% to LIBOR + 11.50% Current interest rate range = 5.37% to 12.12%</p>	<p><b>Standard and Graduated repayment options available</b> <b>Borrowers can prepay or accelerate payments without penalty</b></p> <p><b>Undergraduate students have an in-school period of up to 10 years; Graduate borrowers up to 4 years</b></p> <p><b>Repayment can be deferred (postponed) while students are in school and during a six-month grace period after graduation</b></p> <p><b>Co-signer release after 24 consecutive on-time payments</b></p> <p><b>Length of repayment - up to 20 years</b></p>	<p>Satisfactory Academic Progress is not required</p> <p>Interest is capitalized once at the beginning of repayment and at the end of any deferment or forbearance period</p> <p>Loan borrowers who have been denied a CitiAssist Loan can request a second review through a credit appeal process</p> <p>Pre-approval service available. Borrowers can apply online and receive a credit response in three minutes or less</p>
<p><b>Sallie Mae</b> Smart Option Student Loan  www.salliemae.com/ smartoption</p>	<p>Undergraduate and graduate students enrolled at least half-time in a degree-seeking program</p> <p>Borrower must meet current credit and other eligibility criteria</p> <p>International students and students with no credit or an insufficient credit history are required to apply with a creditworthy co-signer who may be a U.S. citizen or permanent resident</p>	<p>Annual Maximum = Cost of Attendance less other financial aid (Sallie Mae reserves the right to approve a lower amount than what the school has certified)</p> <p>Minimum loan amount = \$1,000</p> <p>Can be used to cover past due balances Applications received up to 180 days after the end of the enrollment period will be processed. Must be currently enrolled at least half time and working toward degree or recently graduated</p>	<p>0% - 3% Disbursement Fee 0% Repayment Fee</p> <p>All loan fees are capitalized (added to loan principal)</p> <p>.25% interest rate reduction for borrowers who authorize auto debit</p> <p>.25% interest rate reduction for borrowers who provide a valid email address and elect to receive all servicing communications via e-mail</p>	<p>Interest Rate is variable based on 1-month LIBOR</p> <p>One eligible individual: The interest rate is based on 1-month LIBOR + 4% to 1-month LIBOR + 10.5% (APR: 4.37% to 11.47%) *</p> <p>Two eligible individuals: The interest rate is based on 1-month LIBOR + 4% to 1-month LIBOR + 9% (APR: 4.37% to 9.94%) *</p> <p>*The Annual Percentage Rate (APR) and interest rate on your loan will be variable rates and will change based on changes in the 1-month LIBOR rate. The APRs shown are APRs effective as of 5/26/09</p>	<p><b>Interest-only payments are required while in school and including separation period</b></p> <p><b>Payments of principal and interest are required after the separation period</b></p> <p><b>The new Smart Option Student Loan will offer a varying repayment term that will be calculated based on the cumulative outstanding Sallie Mae-serviced private student loan balances and the student borrower's academic grade level</b></p> <p><b>Co-signer release after successful completion of education</b></p>	<p>Instant online or phone pre-approval services are available and the pre-approval is valid for 120 days</p> <p>Applicants whose credit has been impaired due to credit reporting errors or certain extenuating circumstances may have their loan denial reviewed on an appeals basis</p>

Please direct specific questions to the individual lenders above. Information is accurate as of July 24, 2009.

1-month LIBOR rate (3-month average of 1-month LIBOR) = .41% (PNC)  
 1-month LIBOR rate = .375%  
 3-month LIBOR rate = .62%  
 Prime Rate = 3.25%

Interest rate margins are based on the credit profile of the borrower.

Loan Program	Eligible Borrower	Loan Amounts	Benefits <i>(effective July 1, 2009)</i>	Interest Rate/APR	Repayment	Additional Information
<p><b>PNC</b> Solution Loan  www.pnconcampus.com</p>	<p>Undergraduate and graduate students enrolled at least half-time in a degree-seeking program</p> <p><b>Undergraduate students</b> Both student and/or co-signer must: - be creditworthy - have a satisfactory credit history for 24 months, residence and employment history of at least two years - have proof of current income - have been in business at least two years if self-employed - be a US citizen or permanent resident and have resided in the US for the previous two years</p> <p><b>Graduate students</b> Credit worthy or creditworthy cosigner must: - have a satisfactory credit history for 24 months - have proof of current income - have been in business at least two years if self-employed - be a U.S. citizen or permanent resident and have resided in the U.S. for the previous two years</p> <p>Credit-Ready (signing on your own as a graduate student) - must have good or no credit history - must be a U.S. citizen or permanent resident</p>	<p>Undergraduate: Annual Maximum = Cost of Attendance less other financial aid Annual Minimum = None</p> <p>Graduate: Credit-worthy up to \$65,000 Credit-ready up to \$20,000</p>	<p>0% - 6% Origination Fees 0% Repayment Fee</p> <p>.25% interest rate reduction for borrowers who authorize auto debit</p>	<p>Interest Rate is variable and based on 3-month average of the 1-month LIBOR</p> <p>Interest rate range is 1-month LIBOR + 4.0% to 1-month LIBOR + 10.75% Current interest rate range = 4.41% to 11.16%</p>	<p>Repayment options include: Immediate, Interest-Only and Deferred Principal and Interest</p> <p>Borrowers can prepay or accelerate payments without penalty</p> <p>Cosigner release after any 48 consecutive monthly on-time payments</p> <p>Length of repayment: Up to 20 years for loan amounts up to \$40,000 Up to 25 years for loan amounts of \$40,000 or more</p>	<p>Satisfactory Academic Progress is not required</p> <p>Interest is capitalized once at the beginning of repayment and at the end of any deferment or forbearance period</p> <p>Receive a preliminary decision for a loan within minutes of applying online</p>

Please direct specific questions to the individual lenders above. Information is accurate as of July 24, 2009.

1-month LIBOR rate (3-month average of 1-month LIBOR) = .41% (PNC)  
 1-month LIBOR rate = .375%  
 3-month LIBOR rate = .62%  
 Prime Rate = 3.25%

Interest rate margins are based on the credit profile of the borrower.