

**2009-2010 Grad PLUS Loan Lenders and Benefits**

Information was provided by the lenders and the benefits are accurate as of June 1, 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](http://www.aessuccess.org), complete instructions are available at [www.cmu.edu/hub/fa/fa\\_gradplus\\_mpn.html](http://www.cmu.edu/hub/fa/fa_gradplus_mpn.html). Otherwise, please apply directly at the website provided.

LENDER	BENEFITS	APPLY	LENDER	BENEFITS	APPLY
<b>PNC Bank</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Default Fee with AES guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.aessuccess.org">www.aessuccess.org</a> Lender Code - 809921KB	<b>Chase</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Default Fee with AES guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.aessuccess.org">www.aessuccess.org</a> Lender Code - 811571
<b>Citizens Bank</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Default Fee with AES guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.aessuccess.org">www.aessuccess.org</a> Lender Code - 833880KB	<b>Citibank</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 0% Default Fee for loans guaranteed prior to July 1, 2009 with Education Credit Management Corporation guarantee</li> <li>• 1% Default Fee for loans guaranteed on or after July 1, 2009 with Education Credit Management Corporation guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.studentloan.com/schools/cmu">www.studentloan.com/schools/cmu</a> Lender Code - 826878
<b>Key Bank</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Default Fee with AES guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.aessuccess.org">www.aessuccess.org</a> Lender Code - 813760		<ul style="list-style-type: none"> <li>*Guarantor information subject to change</li> </ul>	
<b>Sallie Mae</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Default Fee with a USA Funds guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.salliemae.com/cmu/grplus">www.salliemae.com/cmu/grplus</a> Lender Code - 802218	<b>Edamerica</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Default Fee with AES guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.aessuccess.org">www.aessuccess.org</a> Lender Code - 831453KB
<b>Suntrust</b>	<ul style="list-style-type: none"> <li>• 3% Origination Fee</li> <li>• 1% Default Fee with AES guarantee</li> <li>• .25% interest rate reduction for borrowers who authorize auto debit</li> </ul>	<a href="http://www.aessuccess.org">www.aessuccess.org</a> Lender Code - 811304			