

Carnegie Mellon ENROLLMENT SERVICES

2009-2010 Parent PLUS Loan Lenders and Benefits

Information was provided by the lenders and the benefits are accurate as of November 6, 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. Parent borrowers may be eligible for a PLUS Loan deferment. Please contact your lender directly.**

NOTE: If you are applying for your Federal PLUS Loan through AES (American Education Services), apply and complete your Master Promissory Note (MPN) at www.aessuccess.org. Otherwise, please apply directly at the website provided.

| LENDER | BENEFITS | APPLY | LENDER | BENEFITS | APPLY |
|----------------------|--|--|-----------------|--|--|
| Suntrust | <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 - 811304 | 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 |
| 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 | 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 |
| Sallie Mae | <ul style="list-style-type: none"> • 3% Origination Fee • 1% Default Fee • .25% interest rate reduction for borrowers who authorize auto debit | www.salliemae.com/cmu/plus Lender Code - 802218 | Citibank | <ul style="list-style-type: none"> • 3% Origination Fee • 0% Default Fee for loans guaranteed prior to July 1, 2009 with Education Credit Management Corporation guarantee • 1% Default Fee for loans guaranteed on or after July 1, 2009 with Education Credit Management Corporation guarantee • .25% interest rate reduction for borrowers who authorize auto debit | www.studentloan.com/schools/cmu Lender Code - 826878 |
| 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 | | <ul style="list-style-type: none"> • *Guarantor information subject to change | |