

Please note that you are by no means obligated to select one of these lenders. In keeping with Yale policy and federal requirements, we will process the documents required for you to obtain a loan from any eligible lender you select.

SELECT STAFFORD UNDERGRADUATE LENDERS - ACADEMIC YEAR 2009-10

4 May 2009

Lender	Access Group	CHASE	Citibank	Edamerica
Lender Code Guarantor: Texas Guaranteed	808851	803000	826878	831453
Default Fee	0%	0%	0%	0%
Origination Fee (deducted from proceeds)	½%	½%	½%	½%
Interest Rate - Fixed	5.6% subsidized 6.8% unsubsidized	5.6% subsidized 6.8% unsubsidized	5.6% subsidized 6.8% unsubsidized	5.6% subsidized 6.8% unsubsidized
Borrower Benefits on Repayment	.25% interest rate reduction by authorizing auto-debit payments. This will be in effect for the life of the loan as long as payments are made as required.	.25% interest rate reduction by authorizing auto-debit payments. This will be in effect as long as automatic payments continue without interruption.	.25% interest rate reduction for borrowers who sign up for lender's auto-debit payment program and agree to only receive electronic statements.	.25% interest rate reduction automatically with auto-debit participation. Eligibility continues unless terminated due to non-sufficient funds.
Lender/Service Web Address	www.AccessGroup.Org/Apply	www.ChaseStudentLoans.com	www.studentloan.com	www.edamerica.net
Lender/Service Phone	(800) 282-1550	(800) 487-4404	(800) 967-2400	(800) 337-1009

NOTE: Please contact your lender to determine which condition(s) will trigger loss of this borrower benefit and how/if it can be regained. If you consolidate your loans you will forego any of the stated borrower benefits. Due to the current financial market conditions, some lenders may sell their loans to the U.S. Dept. of Education (USDE) or to a secondary market. In this case, the benefit will only be continued if supported by the USDE or purchasing lender.

Lender	Nelnet	PNC Bank	Sallie Mae Education Trust	Wells Fargo
Lender Code Guarantor: Texas Guaranteed	833669	809921	802218	807176
Default Fee	0%	0%	0%	0%
Origination Fee (deducted from proceeds)	½%	½%	½%	½%
Interest Rate - Fixed	5.6% subsidized 6.8% unsubsidized	5.6% subsidized 6.8% unsubsidized	5.6% subsidized 6.8% unsubsidized	5.6% subsidized 6.8% unsubsidized
Borrower Benefits on Repayment	.25% interest rate reduction for making payments using auto-debit.	.25% interest rate reduction for automatic direct debit from any bank account.	.25% interest rate reduction by authorizing the automatic debit of funds from your checking or savings accounts.	None
Lender/Service Web Address	www.nelnet.com	www.pnconcampus.com	www.salliemae.com/yale/opennet	http://wfefs.wellsfargo.com/jump/yale.html
Lender/Service Phone	(877) 804-3603	(800) 762-1001	(888) 272-5543	(800) 658-3567

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