



Lender Name	JP Morgan Chase Bank, NA	Citibank	Citizens Bank	PNC
Loan Program	Chase Select SM Private Student Loan	CitiAssist Undergraduate Loan	Citizens Bank TruFit Student Loan TM	Solution Loan
Interest Rate Calculation & Variable Interest Rate Range (the interest rate is dependent upon borrower eligibility & will increase if the interest rate index increases)	from LIBOR + 3.90% to LIBOR + 8.50% for borrowers who are approved with a qualifying cosigner; interest rate is LIBOR + 7.70% for students who are approved without a cosigner. <i>*Margins shown above are for credit requests received on or after March 1, 2010. Rates and other product features are reflected as of March 1, 2010 and are subject to change. For current interest rate information, please visit http://www.chaseselectloans.com/apr-example.aspx. See website or call 1-866-306-0868 for important terms and information.</i>	3-Month LIBOR +3.75% to 3-Month LIBOR +11.50%	Interest rates are variable based on LIBOR* and range from LIBOR plus 3.00% to LIBOR plus 11.25%. They are detailed below: • Borrower with Co-signer margin range of LIBOR plus 3.00% - 10.75%. • Borrower only margin range of LIBOR plus 4.75% - 11.25%. <i>*Variable rate. Based on the one-month London Interbank Offered Rates ("LIBOR") published in The Wall Street Journal on the twenty-fifth day, or the next business day, of the preceding calendar month.</i>	LIBOR + 4% to 10.75%
Cosigner Requirement	No. A cosigner is not required for the Chase Select Private Student Loan.	Co-signer required for students who are not at least 18 years of age (19 in Alabama and Nebraska, 21 in Mississippi and Puerto Rico) <i>For students meeting these age requirements, co-signers are not required, but students who do not have an established credit history can apply with a qualified co-signer to assist with approval and potentially qualify for a lower interest rate</i>	No. A co-signer is not required* however, students are encouraged to apply with a creditworthy co-signer to increase their chances of approval and maximize the opportunity for a lower interest rate. * <i>Students must meet the age of majority in their state of residency to apply without a co-signer.</i>	A cosigner is required if the borrower is 17. For borrower 18 and older, a cosigner is recommended.
Cosigner Release	Yes. Upon request by the primary borrower, cosigners are eligible to be released from the loan after any 36 consecutive payments of principal and interest are paid on time. <i>The borrower must meet credit criteria at the time of cosigner release. Other terms and conditions apply. Benefit programs are subject to change.</i>	Yes, after first 24 consecutive on time payments	Yes. Available after 36 consecutive on-time payments*. <i>*Other conditions may apply. On-time payments are defined as within 15 days of the due date. Lump sum payments do not qualify and borrower can not have used any forbearance prior to receiving the co-signer release benefit.</i>	Yes. A co-signer release option is available after the initial 48 consecutive on-time monthly payments
Loan Fees	Borrowers pay no origination or repayment fees.	0.00% or 3.00%	Zero fee loan.	0%-6%
Online Certification	Yes.	Student self-certification is a paper process	Yes.	Yes
Past Due Balance	Yes. Currently, the Chase Select Private Student Loan can be used to for the purpose of covering a past due balance owed to the school. <i>The school must certify the student's enrollment for the applicable academic period, and the academic period corresponding to the outstanding balance must have started no more than 12 months prior to the application date.</i>	Not available for past due balances	Up to 180 days after the end of the enrollment period.	within 60 days of end of term
SAP Required	No.	SAP is not required	No.	No
Eligibility Requirements	Students can be enrolled full time, half time or less than half time. To be eligible for a Chase Select Private Student Loan the student must meet our credit criteria and be: - Enrolled in a degree or certificate program at a Chase-participating school - A U.S. citizen or permanent resident, or an international student with a valid Social Security Number applying with a qualified U.S. citizen or permanent resident cosigner - The legal age of majority for the state of residence at the time of application, usually 18 years or older (19 in Alabama, 21 in Mississippi and Puerto Rico)	For full-time, half-time or less than half-time students International students are eligible with a U.S. citizen or permanent resident co-signer	Half-time	student must be an undergraduate or graduate student in a degree program, be enrolled at least half time as determined by your school, meet the credit guidelines

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Loan Program	Chase Select SM Private Student Loan	CitiAssist Undergraduate Loan	Citizens Bank TruFit Student Loan TM	Solution Loan
Bilingual Customer Service	Yes. Bilingual Chase Student Loans agents are available to provide service in Spanish.	Yes	Yes, we have Spanish speaking customer service representatives that may assist borrowers or family members.	Yes
Annual Minimum/Maximum Loan Limits	Minimum: \$500 Maximum: Cost of attendance minus other aid.	Minimum : \$1,000 for first time borrowers Annual Maximum: Cost of education less other aid received Aggregate Maximum: up to \$120,000	Annual Minimum: \$1,000 Annual Maximum: Cost of education less financial aid Aggregate Maximum: \$120,000 (all education debt combined)	Minimum: \$1,000 <i>PNC Solution Loan for Undergraduate Students: Students may borrow \$1,000 up to the lesser of CLA or \$40,000.</i> <i>PNC Solution Loan for Graduate Students: Credit-worthy graduate students may borrow \$1,000 up to the lesser of CLA or \$65,000. Credit-ready graduate students may borrow \$1,000 up to the lesser of CLA or \$20,000.</i> <i>PNC Solution Loan for Health Professions: Undergraduate: Students may borrow \$1,000 up to the lesser of CLA or \$40,000. Graduate: Graduate credit-worthy students may borrow \$1,000 up to the lesser of CLA or \$65,000. Credit-ready graduate students may borrow \$1,000 up to the lesser of CLA or \$25,000.</i> <i>PNC Solution Loan for Health Professions Residency: Students may borrow \$1,000 up to \$15,000. This amount is the annual and aggregate maximum.</i>
Loan Repayment Terms	Up to a 20-year repayment term for loan amounts of less than \$30,000. Up to a 25-year repayment term for loan amounts of \$30,000 or more.	Up to 15 years	Up to 15 years	Repayment Options and Grace Periods Borrowers may choose from three repayment options: immediate, interest-only or deferred repayment while in-school with a six-month grace period, except for the HPL where the borrower will receive a nine-month grace period. A co-signer release is available after 48 on-time payments. Repayment Term 15 year repayment term. \$25 minimum payment per loan per month.
Lender Contact Information	Borrower Contact Information Phone: 866-306-0868 Monday through Friday, 8:00 a.m. to 10:00 p.m., ET; Saturday, 8:00 a.m. to 7:00 p.m., ET E-mail: Student.Loans@chase.com Website: ChaseSelectLoans.com	www.studentloan.com or 1-800-STUDENT	Phone: 1-800-708-6684; available Monday through Friday, 8:30am and 5:00pm EST Email: educationfinance@citizensbank.com; available 24/7 with the expectation of receiving a response no later than the next business day	Education Loan Center 1-800-762-1001, eduloans@pncbank.com, www.pnconcampus.com
Application and Solicitation Disclosure	Applicants will receive the Loan Application Disclosure form as part of the online application process, prior to completing their application. (The Loan Application Disclosure Form will be mailed within three business days to applicants who apply by phone.) This disclosure can be viewed by visiting ChaseSelectLoans.com and clicking on the "Apply Now" button.	Application and Solicitation Disclosure Information	Application and Solicitation Disclosure Information	A generic ASD form will be provided to the borrower(s) for review during the online application. Every borrower will be required to acknowledge that they were presented with an ASD form. The information listed on the ASD is non-borrower specific (Generic Repayment Information). PNC will also provide an ASD to all institutions including PNC Bank as part of a lender list.
To Apply	Click to apply	Click to apply	Click to apply	Click to apply



Recommended Lender List for Private Loans

Lender Name	Sallie Mae	SunTrust	Wells Fargo	Wells Fargo
Loan Program	Smart Option Student Loan	Academic Answer Loan	Wells Fargo Collegiate Loan	Wells Fargo MedCap Alternative Loan for Health Professionals
Interest Rate Calculation & Variable Interest Rate Range <i>(the interest rate is dependent upon borrower eligibility & will increase if the interest rate index increases)</i>	Market-leading interest rates: LIBOR + 2.50% (2.87%APR) to LIBOR + 10.875% (10.48% APR)(1).	1-month LIBOR + 3.75% to 1-month LIBOR + 11.25%	Index + 1.00%, Index + 2.49%, Index + 4.49%, Index + 5.49%, Index + 6.99%, Index + 7.99%. Index = Prime Rate with a contractual minimum of 3.25%	For Non-Cosigned Loans: Index + 1.50%, Index + 2.75%, Index + 4.00%. For Cosigned Loans: Index + 3.00%. Index = Prime Rate with a contractual minimum of 3.25%
Cosigner Requirement	Applying with a creditworthy cosigner may help you qualify for and/or receive a lower interest rate.	A cosigner is not required; however, it may increase the likelihood of approval and help the student qualify for a lower interest rate.	A cosigner is not required but most undergraduate students will improve their chance of approval with a cosigner and may qualify for a lower interest rate. <i>Borrowers or cosigner must meet our credit history, income & employment requirements.</i>	In most cases, a cosigner is not required but borrowers may choose to use a cosigner if they believe their personal credit picture will be improved. <i>Borrowers or cosigner must meet our credit history, income & employment requirements.</i>
Cosigner Release	Yes, you can apply to release your cosigner just 12 months after the separation period and making 12 consecutive on-time principal and interest payments(6).	Yes. Available upon request after making the first 48 consecutive on-time principal and interest payments. The student must meet credit criteria at the time of request.	Yes, after 24 consecutive on-time monthly payments.	Yes, after 24 consecutive on-time monthly payments.
Loan Fees	No origination fees (2)	No origination or repayment fees	Zero	Zero
Online Certification	Yes	If credit approved, the Applicant Self-Certification Form is presented to the student borrower electronically. The student borrower may e-sign both the Promissory Note and Applicant Self-Certification Form.	Electronic signature is available for signing the promissory note; the self-certification form currently requires a wet signature via mail or fax	Electronic signature is available for signing the promissory note; the self-certification form currently requires a wet signature via mail or fax
Past Due Balance	For the Sallie Mae Smart Option Student Loan, a loan for a prior enrollment period must be individually reviewed and will be granted approval on an exception basis. <i>A borrower may request a loan for a prior enrollment period if the following conditions are met:</i> 1. Fewer than 180 days have passed or will pass from the enrollment period end date to the first disbursement of the loan. 2. At the time of the request, the student's enrollment status is either half time or full time or the student has graduated, as certified by the school. 3. The student was enrolled either half time or full time during the prior enrollment period for which the loan is requested.	The Academic Answer loan may not be used for past-due balances.	Continuously enrolled students may apply for a Collegiate Loan to pay off their past due balance from the current year	Continuously enrolled students may apply for a Collegiate Loan to pay off their past due balance from the current year
SAP Required	Student must meet SAP requirements as defined by the institution.	SAP is not required.	No	No
Eligibility Requirements	Be enrolled, accepted for enrollment, or be previously enrolled at an eligible school within the last 180 days. Student can be enrolled Full Time, Half Time or Less than Half Time	Undergraduate and graduate students must be enrolled in a Title IV eligible program at least half-time at an approved school. They must also be a U.S. citizen or permanent resident.	Undergraduate or Graduate Students enrolled in a degree, certificate or licensing program. There is no minimum enrollment required. U.S. Citizens or Permanent/temporary aliens with a U.S. Citizen Cosigner	Undergraduate or Graduate Students enrolled in a degree, certificate or licensing health professions program. There is no minimum enrollment required. U.S. Citizens or Permanent/temporary aliens with a U.S. Citizen Cosigner

Lender Name	Sallie Mae	SunTrust	Wells Fargo	Wells Fargo
Loan Program	Smart Option Student Loan	Academic Answer Loan	Wells Fargo Collegiate Loan	Wells Fargo MedCap Alternative Loan for Health Professionals
Bilingual Customer Service	Yes	Yes, SunTrust offers Education Loan Specialists (ELS) who can provide assistance to Spanish-speaking borrowers.	Yes, call 1-800-658-3567. Callers will be prompted for bilingual service.	Yes, call 1-800-658-3567. Callers will be prompted for bilingual service.
Annual Minimum/Maximum Loan Limits	Minimum: \$1,000 Maximum: Cost of attendance less financial aid(7)	Minimum: \$1,001 Maximum: Cost of attendance less financial aid	Minimum = \$1000 Maximum = Up to Cost of Attendance (minus other FA received) Aggregate Limit = \$120,000. Temporary residents may borrow up to \$25,000 annually.	Minimum = \$1000 Maximum = Up to Cost of Attendance (minus other FA received) Aggregate Limit = \$250,000. Temporary residents may borrow up to \$35,000 annually.
Loan Repayment Terms	Flexible repayment options—choose affordable fixed payments of \$25 a month or make full interest payments to save even more(3)	Up to 15 years Deferred, Interest-only, and Immediate repayment options Six-month grace period	Repayment for up to 15 years; No payments are required while in school, however interest accrues; repayment begins 6 months after separation. Borrowers receive 0.50% off their interest rate when they advise us of their graduation; borrowers receive an additional 0.25% off their interest rate when they choose auto-payment arrangements.	Repayment for up to 15 years; No payments are required while in school, however interest accrues; repayment begins 6 months after separation. Borrowers receive 0.50% off their interest rate when they advise us of their graduation; borrowers receive an additional 0.25% off their interest rate when they choose auto-payment arrangements.
Lender Contact Information	By Phone: 1-888-2-SALLIE M-Th: 7:00am to 8:00pm CT F: 7:00am to 7:00pm CT	Customer Service for borrowers: 866.763.6350 Customer Service for schools: 866.803.3706	By Phone: 1-800-658-3567 M-F 7 a.m. to 10 PM CT and Saturday 7 a.m. to 12 p.m. CT . Online 24 hours: https://www.wellsfargo.com/student/loans/	By Phone: 1-800-658-3567 M-F 7 a.m. to 10 PM CT and Saturday 7 a.m. to 12 p.m. CT . Online 24 hours: https://www.wellsfargo.com/student/loans/
Application and Solicitation Disclosure	Application and Solicitation Disclosure Information	Application and Solicitation Disclosure Information	Wells Fargo Collegiate® Loan Application Disclosure	MedCAP® Alternative Loan for Health Professionals Application Disclosure (PDF)
To Apply	Click to apply	Click to apply	Click to apply	Click to apply