

## ALTERNATIVE LOAN LENDER COMPARISON CHART

The University of Kentucky has provided a comparison chart of lenders below to assist you in your research. There are many alternative loan programs available to you which have different program features. You are not limited to the lenders listed and may borrow with the lender of your choice.

Lender Information	Fees	Interest Rate	Repayment Terms	Benefits/Incentives	Eligibility Requirements	Loan Limits Annual/Aggregate
<p>Chase Select Loan Chase <a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a> 1-800-487-4404</p>	0%	Prime - 1.0% - Prime + 6.0%	<p>1) No payments while in school. 2) Up to 25 years to repay loan.</p>	<p>1) Flexible repayment options. 2) Cosigner release after 36 on-time payments. 3) 0.25% interest rate reduction with auto-debit.</p>	<p>1) Does not require at least half-time enrollment. 2) Credit worthy U.S. citizen or non-citizen with credit worthy U.S. citizen or permanent resident co-signer.</p>	<p>1) Cost minus aid. 2) \$500 minimum. 3) \$120,000 undergrad maximum. 4) \$180,000 graduate maximum.</p>
<p>Citiassist Loan Citibank <a href="http://www.studentloan.com">www.studentloan.com</a> 1-800-967-2400</p>	0% - 5%	Variable - as low as prime - 0.50% - Prime + 4.75%	<p>1) No payments required while in school at least half-time. 2) Up to 15 years to repay loan.</p>	<p>1) Cosigner release after 24 consecutive on-time payments 2) 0.50% interest rate reduction after making 48 consecutive on-time payments. 3) 0.25% interest rate reduction with auto debit.</p>	<p>1) Does not require at least half-time enrollment. 2) Credit worthy U.S. citizen or non-citizen with credit worthy U.S. citizen or permanent resident co-signer.</p>	<p>1) Cost minus aid. 2) No minimum. 3) \$75,000 undergrad maximum. 4) \$110,000 graduate maximum.</p>
<p>Signature Student Loans Sallie Mae Education Trust <a href="http://www.salliemae.com/signature">www.salliemae.com/signature</a> - OR- Student Loan Funding <a href="http://www.studentloanfunding.com">www.studentloanfunding.com</a> 1-888-2-SALLIE *LAW loans also available</p>	0%	1 month LIBOR + 2.5% - TO LIBOR +9.5%	<p>1) No payments required while in school at least half time. 2) Up to 15 years to repay loan.</p>	<p>1) Cosigner release after 24 consecutive on-time payments. 2) 0.50% interest rate reduction with auto-debit. 3) Upromise Loan Link.</p>	<p>1) Does not require at least half-time enrollment. 2) Credit worthy U.S. citizen or non-citizen with credit worthy U.S. citizen or permanent resident co-signer.</p>	<p>1) Cost minus aid. 2) \$500 minimum. 3) \$100,000 undergrad maximum. 4) \$150,000 graduate maximum.</p>
<p>Signature Student Loans Fifth Third Bank <a href="http://www.53EducationLending.com">www.53EducationLending.com</a> 1-800-222-7192 – OR - Regions Bank <a href="http://studentloans.regions.com">http://studentloans.regions.com</a> 1-800-858-7822</p>	0%	1 month LIBOR + 2.5% - TO LIBOR +9.5%	<p>1) No payments required while in school. 2) Up to 25 years to repay loan.</p>	<p>1) Cosigner release after 24 consecutive on-time payments. 2) 0.50% interest rate reduction with auto-debit.</p>	<p>1) Does not require at least half-time enrollment. 2) Credit worthy U.S. citizen or non-citizen with credit worthy U.S. citizen or permanent resident co-signer.</p>	<p>1) Cost minus aid. 2) \$500 minimum. 3) \$100,000 undergrad maximum. 4) \$150,000 graduate maximum.</p>
<p>No Fee Loan U. S. Bank <a href="http://www.usbank.com/studentloans">www.usbank.com/studentloans</a> 1-800-233-7824</p>	0%	Prime + 0% to Prime + +3.9%	<p>1) No payments required while in school. 2) Up to 15 years to repay loan.</p>	<p>1) 0.50% interest rate reduction with auto-debit. 2) Consignor release available after 36 consecutive on-time payments.</p>	<p>1) Does not require at least half-time enrollment. 2) Credit worthy U.S. citizen or non-citizen with credit worthy U.S. citizen or permanent resident co-signer.</p>	<p>1) Cost minus aid. 2) \$1,000 minimum. 3) \$100,000 maximum.</p>