

University of Kentucky Stafford Loan Lender Comparison Chart

Students should take the time to make an informed decision before selecting a lender. After reviewing the lender information below, you should make the best decision based on your particular circumstances. Students and parents should feel comfortable with the lender's service. This is a personal decision that only the borrower can determine. Please note that you can borrow from any lender offering FFEL Stafford Loans. You are not limited to the lenders on this comparison chart.

Lender name, address and phone number	Lender code	Servicer	Are loans sold?	Fees paid by borrower	Incentives and discounts
Chase (Bank One) P. O. Box 4908 Frankfort, KY 40604-4908 (502) 564-6068	818590	Chase	No	Fees as of July 1 - 1% origination fee and 1% default fee	<ul style="list-style-type: none"> • 0.10% rate reduction at repayment
Citibank P.O. Box 4872 Frankfort, KY 40604-4872 (502) 564-6068	826878	Citibank	No	Fees as of July 1 - 1% origination fee and 1% default fee	<ul style="list-style-type: none"> • 0.05% interest rate reduction at repayment • 0.25% interest rate reduction for electronic payments • Zero payment for the last six months
Fifth Third Bank P. O. Box 4190 Frankfort, KY 40604-4190 (502) 564-6068	808780	Great Lakes	No	Fees as of July 1 - 1% origination fee and 1% default fee	<ul style="list-style-type: none"> • 0.30% interest rate reduction for electronic payments
Student Loan Funding P.O. Box 4594 Frankfort, KY 40604 (800) 564-6068	831455	Sallie Mae	No	Fees as of July 1 - 1% origination fee and 1% default fee	<ul style="list-style-type: none"> • 0.30% interest rate reduction for electronic payments • 4% of first 12 payments forgiven if criteria met
The Student Loan People P.O. Box 4250 Frankfort, KY 40604-4250 (800) 564-6068	826688	The Student Loan People	No	Fees as of July 1 - 1% origination fee and 1% default fee	<ul style="list-style-type: none"> • 0.25% interest rate reduction for electronic payments • 3.5% principal reduction after 30 consecutive on-time payments
U. S. Bank P. O. Box 4698 Frankfort, KY 40604-4698 (502) 564-6068	811930	Great Lakes	Yes	Fees as of July 1 - 1% origination fee and 1% default fee	<ul style="list-style-type: none"> • 1% principal credit after 12 consecutive on-time payment • 0.25% interest rate reduction for electronic payments

Lender information, including lender incentives, is subject to change without notice. Information provided is effective for the 2008-2009 academic year. Contact your lender for more information.