

University of Kentucky Stafford Loan Lender Comparison Chart

The lenders listed on the Comparison Chart were selected based on front-end benefits, fees, and interest rates, repayment benefits and options, customer service to students and schools, technology, and institutional/student experiences. The University of Kentucky does not recommend one lender over another nor do we participate in any agreements or arrangements with any lender. You are not limited to the lenders listed on the Comparison Chart and may borrow with any lender of your choice.

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	SallieMae	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 0% default fee	<ul style="list-style-type: none"> • 0.25% interest rate reduction for auto debits • 3.5% principal reduction after 30 consecutive on-time 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.