

	Campus One Loan Bank One	CitiAssist Loan Citibank	Key Alternative Loan Key Bank	Signature Loan SunTrust with sallie mae	Student Loan Excel Nellie Mae
Phone Number and Website	(800) 695-3317 www.studentloannet.com/campusone	(800) 967-2400 www.studentloan.com	(800) 539-5363 www.key.com/alternative	(800) 695-3317 www.salliemae.com/signature/suntrust	(800) 634-9308 www.nelliemae.com
Eligibility of Borrower/Co-signer	Borrower - undergraduate student enrolled at least half-time in a degree granting program Good credit U.S. citizen, National, permanent resident or eligible non-citizen Foreign student with qualifying U.S. co-signer No outstanding student loans in Meet established credit 18 yrs. or older unless applying with co-signer	Borrower - undergrad/grad student enrolled at Vanguard - less than half time eligible U.S. Citizen, National, permanent resident or eligible non-citizen Creditworthy co-signer might be required	Borrower - undergrad/grad student enrolled at least half-time U.S. Citizen, National, permanent resident or eligible non-citizen Creditworthy co-signer might be required Both borrower and co-signer must meet credit criteria	Borrower - undergraduate/graduate student enrolled at least half time Borrower must be degree-seeking and meet satisfactory academic progress requirements Borrower must meet minimum credit criteria	Borrower - undergrad student enrolled at least half-time in a degree granting program Debt payments not to exceed 50% of the gross monthly income. Creditworthy co-borrower may be required Student or co-borrower must be a U.S. citizen or eligible permanent resident
Co-signer release	After 24 on-time payments Borrower must pass credit review Eligibility is lost if a payment is missed within first 24 payments	After 48 months of on-time payments and based on credit of borrower	After 48 on-time payments and favorable credit review of borrower	Available to student borrowers who make first 24 scheduled payments of principal and interest Borrower must pass credit review	After 24 months of on-time payments and subject to credit and income approval of borrower
Loan Fees	Varies based on credit and co-signer, see Signature brochure for more information	None	None	0% at disbursement 0-3% at repayment	0% with co-signer 6.00% without co-signer
Interest Rate	Varies based on credit and co-signer, see Signature brochure for more information	Prime + .375% to Prime + 4.00 % Adjusted quarterly	3 month LIBOR index + 3.30% if co-signer present 3 month LIBOR index + 3.85% if no co-signer present Adjusted quarterly	Variable rate adjusted quarterly Based on Prime Rate	Monthly Variable - Prime + 1.25% Monthly rate changes on first day of each month Annual rate is reset on August 1
Minimum Monthly Payment	Based on total owed, but not less than \$50	Based on total owed, but not less than \$50	Based on total owed, but not less than \$50	Based on total owed, but not less than \$50	Based on total owed, but not less than \$50
Repayment Period	Between 15-20 years, depends on amount borrowed	Up to 12 years No pre-payment penalty	Up to 20 years, depending on amount borrowed No prepayment penalty	15 years	Between 4-20 years, depends on amount borrowed
Yearly Loan Limit	Minimum - \$500 Maximum - Cost of education less financial aid	Minimum - None Maximum - Cost of education less financial aid	Minimum - \$500 Maximum - Cost of education less financial aid	Minimum - \$500 Maximum - Cost of education less financial aid	Minimum - \$500 Maximum - Cost of education less financial aid
Aggregate Loan Limit	\$100,000 for all private undergraduate education loans	\$75,000 for undergrad students \$110,000 for grad students	\$100,000	\$100,000	\$100,000 without a co-borrower None with a co-borrower
Captalization	Yes - at repayment	Yes - at repayment	Yes - at repayment	Yes - at repayment	Yes - at repayment. If payments are deferred while in school, an
Grace Period	6 months after graduation or drop to less than half-time status	6 months after graduation or drop to less than half-time status Grace limited to one time only	6 months after graduation or drop to less than half-time status	6 months after graduation or drop to less than half-time status	6 months after graduation or drop to less than half-time status
Borrower Benefits	.25% interest rate discount with direct debit	.25% interest rate discount for Easy Pay .50% interest rate discount on remaining loan balance after 48 on time payments Electronic signature for application available	Master Promissory Note- complete one promissory note for all borrowing years May apply for a loan up to 60 days AFTER the academic period ends Easy online renewal process	None	Combined billing for federal and private loans Online pre-approval and electronic signature