

Recommended Lenders

STAFFORD LOAN INTEREST RATES ARE FIXED AT 6.8%

Lender	Code	Orig. Fee*	Default Fee**	Key Features***
Alabama College Loan Program 800.564.6068 www.alstudentaid.com Servicer: The Student Loan People	834281	1%	1%	<ul style="list-style-type: none"> • 0.25% interest rate reduction with automatic withdrawal
Compass Bank 800.337.6884 www.compassbank.com/campus Servicer: Edfinancial	833443	1%	1%	<ul style="list-style-type: none"> • 0.25% interest rate reduction with auto debit • 4% principal reduction or cash back after 33 consecutive one-time payments
Edamerica 800.337.6884 www.edamerica.net Servicer: Edfinancial	831453	1%	1%	<ul style="list-style-type: none"> • 0.25% interest rate reduction for auto debit • Flexible repayment options • No penalty for pre-payment • Online repayment available
Max Federal Credit Union 800.776.6776 www.mymax.com Servicer: The Student Loan People	813317	0%	1%	<ul style="list-style-type: none"> • 0.25% interest rate reduction with auto debit • 1% interest rate reduction after initial 24 on-time payments • Additional 1% interest rate reduction after 48 on-time payments
Regions Bank 800.858.7822 www.regions.com Servicer: Sallie Mae	810612	1%	1%	<ul style="list-style-type: none"> • 0.25% interest rate reduction at repayment with auto debit • Choice of repayment options
Wachovia Bank 800.338.2243 www.wachovia.com/education Servicer: American Education Services	830005	1%	1%	<ul style="list-style-type: none"> • 0.25% interest rate reduction at repayment with auto debit • 0.50% origination fee subsidy • 1% principal reduction at disbursement. Principal reduction is retained when the first 12 payments are made on time • No penalty for pre-payment

*Percentage of origination fee deducted directly from loan proceeds at disbursement. The origination fee is charged by the lender for processing the loan.

**The default fee is required by the government. Some lenders will pay it on your behalf.

***Benefits listed are subject to change. Contact your lender directly for current details.