

## 2011-2012 Variable Rate Student Loans

	<b>Citizens Bank TruFit Student Loan</b>	<b>Discover Student Loan</b>	<b>National Education's Preferred Student Loan</b>	<b>Sallie Mae Smart Option Student Loan</b>	<b>Wells Fargo Collegiate Loan</b>
<b>Borrower</b>	<ul style="list-style-type: none"> <li>• Student is the primary borrower.</li> <li>• Credit-worthy cosigner will usually be required.</li> </ul>	<ul style="list-style-type: none"> <li>• Student is the primary borrower.</li> <li>• Credit-worthy cosigner will usually be required.</li> </ul>	<ul style="list-style-type: none"> <li>• Student is the primary borrower.</li> <li>• Credit-worthy cosigner will usually be required.</li> </ul>	<ul style="list-style-type: none"> <li>• Student is the primary borrower.</li> <li>• Credit-worthy cosigner will usually be required.</li> </ul>	<ul style="list-style-type: none"> <li>• Student is the primary borrower.</li> <li>• Credit-worthy cosigner will usually be required.</li> </ul>
<b>Eligibility</b>	<p>Student must be enrolled at least half-time in a degree program.</p> <p>International students are eligible to apply with a U.S. citizen or permanent resident cosigner.</p> <p>May be used for prior balance if application is received up to 180 days after enrollment period and student is enrolled at least half-time in a degree program or recently graduated.</p>	<p>Student must be a U.S. citizen or permanent resident, enrolled in a degree program, making Satisfactory Academic Progress.</p>	<p>Student may be enrolled full time, half time or less than half time in a degree program, making Satisfactory Academic Progress.</p> <p>International students are eligible to apply with a U.S. citizen or permanent resident cosigner.</p> <p>May be used for prior balance if loan disburses within 6 months from end of loan period.</p>	<p>Student may be enrolled full time, half time or less than half time.</p> <p>International students are eligible to apply with a U.S. citizen or permanent resident cosigner.</p> <p>May be used for prior balance if loan disburses within 180 days after enrollment period and student is enrolled at least half-time in a degree program or recently graduated.</p> <p><b>Available to non-degree seeking students.</b></p>	<p>Student may be enrolled full time, half time or less than half time in a degree or certificate program.</p> <p>International students are eligible to apply with a U.S. citizen as cosigner.</p> <p>May be used for prior balance if student is currently enrolled. If student is no longer enrolled, application must be received within 30 days of enrollment period.</p>
<b>Interest Rate</b>	<p>LIBOR + 3% up to LIBOR + 9.75%</p> <p>Rate is adjusted monthly.</p>	<p>Prime + .50% up to Prime + 6.25%</p> <p>Rate is adjusted quarterly.</p>	<p>Prime + .20% up to Prime + 7.70%</p>	<p>LIBOR + 2% up to LIBOR + 9.875%</p> <p>Rate is adjusted monthly.</p>	<p>Prime + .25% up to Prime + 6.74%</p> <p>Rate is adjusted monthly.</p>
<b>Fees</b>	None	None	None	None	None
<b>Repayment Terms</b>	<ul style="list-style-type: none"> <li>• Options are immediate, deferred, or interest only.</li> <li>• Maximum repayment is 15 years.</li> <li>• .5% interest rate reduction for auto-debit from an eligible Citizens Bank account.</li> <li>• Cosigner release after 36 consecutive on-time monthly payments</li> </ul>	<ul style="list-style-type: none"> <li>• Automatic in-school deferment while student is enrolled at least half-time.</li> <li>• Maximum repayment is 15 years (undergrad) and 20 years (grad).</li> <li>• .25% interest rate reduction for auto-debit.</li> <li>• Cash reward for 2% of principal balance upon graduation.</li> </ul>	<ul style="list-style-type: none"> <li>• Repayment begins 6 months from graduation or less than half-time enrollment.</li> <li>• Maximum repayment is 15 years.</li> <li>• .50% interest rate reduction for auto debit.</li> <li>• Cosigner release after 36 consecutive on-time monthly payments.</li> </ul>	<ul style="list-style-type: none"> <li>• Options are immediate, deferred, interest only, or fixed \$25/month.</li> <li>• .25% interest rate reduction for auto-debit.</li> <li>• 2% Smart Reward to borrowers with UPromise account.</li> <li>• Cosigner release available to qualified borrowers.</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum repayment is 15 years.</li> <li>• Cosigner release after 24 consecutive on-time monthly payments.</li> <li>• .5% interest rate reduction at graduation.</li> <li>• Other interest rate discounts may apply if borrower/cosigner holds a qualifying Wells Fargo account.</li> </ul>
<b>How to Apply</b>	<a href="http://www.citizensbank.com/trufitstudentloan">www.citizensbank.com/trufitstudentloan</a>	<a href="http://www.discoverstudentloans.com">www.discoverstudentloans.com</a>	<a href="http://www.nationaleducation.com/preferred">www.nationaleducation.com/preferred</a>	<a href="http://www.salliemae.com">www.salliemae.com</a>	<a href="http://www.wellsfargo.com/student">www.wellsfargo.com/student</a>

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