

## 2008-2009 Alternative Loan Lender List

For 3-mon. LIBOR/Prime/3-mon. 91-day T-Bill rate <http://www.bankrate.com/brm/ratehm.asp>

All loans have a six-month grace period unless noted. All loans require a cosigner unless student has sufficient credit history. Many lenders have multiple loan programs not specified here especially for students in special circumstances. Many lenders have tiered interest rates should the borrower qualify. All lenders have a minimum loan amount of \$1000 unless otherwise noted. Please refer to specific lender website for current terms and conditions as they are subject to change. \* SAP Means Satisfactory Academic Progress

**TO APPLY GO TO:** [www.carthage.edu/finaid/loans](http://www.carthage.edu/finaid/loans)

	<b>Wells Fargo Collegiate</b>	<b>Citibank CitiAssist</b>	<b>Associated Bank A+ Supplemental</b>	<b>U.S. Bank Gap Education</b>	<b>U.S. Bank No Fee</b>	<b>Chase Select</b>	<b>Wachovia Education Finance</b>
<b>Interest Rate Loan Fee</b>	Prime + 0% to Prime + 5.99% No fees	Prime - .50% to Prime +4.75% 0 to 5% fees based on credit	TEMPORARILY SUSPENDED 3-Mon LIBOR +2.8% to 6.0% No Fees	3-mon 91-day T-Bill + 3.5% 4% Reserve Fee w/good credit or 8% fee	Prime + 0% to Prime + 3.95% (credit history) No Fees	Prime - 1% to Prime + 6% No fees	Prime - .05% to Prime + 5% No fees
<b>Eligibility</b>	Grad/Undergrad OK less than ½ time *SAP not required	Grad/Undergrad *SAP not required OK if less than ½ time	Grad/Undergrad *SAP Required Must be half-time	Grad/Undergrad *SAP not required OK less than ½ time	Grad/Undergrad *SAP not required OK less than ½ time	Grad/Undergrad SAP not required OK if < ½ time Don't sell loans	Grad/Undergrad OK < ½ time SAP not required
<b>COSIGNER RELEASE</b>	After 24 consecutive on time payments	After 24 consecutive on time payments	None	After 36 consecutive on time payments	After 36 consecutive on time payments	After initial 36 consecutive on time payments	After 36 on time payments
<b>Annual Loan Amount</b>	Cost of Attendance less aid	Full Cost of Attendance less aid	\$15,000.00	Cost of Attendance less aid up to \$40,000	Cost of Attendance less aid up to \$40,000	Cost of Education less fin aid	Cost of Attendance Less fin aid
<b>Aggregate Loan Amount</b>	\$120,000	\$120,000 Under \$150,000 Grad	\$100,000.00	\$120,000	\$120,000	\$120,000 Under \$180,000 Grad	\$130,000 Under \$150,000 Grad
<b>Repayment Terms</b>	Up to 15 yrs	Up to 20 years	Up to 15 yrs, depending on loan balance	Up to 15 yrs, depending on loan balance	Up to 15 yrs, depending on loan balance	20-25 years	< \$40,000 – 20 yrs >\$40,000 – 25 yrs
<b>Past Education Debt</b>	Back 12 months	Back 12 months	None	Back 6 months	Back 6 months	Back 12 months	Back 36 months
<b>Contact Info</b>	(800)-658-3567	(800)-967-2400	(800)-789-6765	(800)-233-7824	(800)-233-7824	1-866-306-0868	(800)-338-2243

Benefits listed are as provided by lenders in May, 2008 for loans certified after June 1, 2008 .

Lender list compiled after a review of multiple lenders as to best service and features for students and the school.