

LENDER	CODE	SERVICER	BENEFITS*
Chase 1-800-487-4404 chasestudentloans.com	811925	Sallie Mae	Stafford: zero origination and default fees PLUS: zero default fee
Citibank 1-800-967-2400 studentloan.com/schools/ull	826878	Citibank	Stafford: 0.5% interest rate reduction at repayment 0.25% interest rate reduction with auto debit payments PLUS: same benefits as Stafford
Commerce Bank 1-800-666-3910 commercebank.com/money101	813979	Sallie Mae	Stafford: 0.25% interest rate reduction with auto debit payments PLUS: same benefits as Stafford
edamerica 1-800-337-1009 edamerica.net	831453	Edfinancial	Stafford: zero origination fee 0.25% interest rate reduction with auto debit payments PLUS: 0.60% interest rate reduction with auto debit payments
Key Bank 1-800-539-5363 keybank.com/educate	813760	Sallie Mae	Stafford: 0.5% interest rate reduction with auto debit payments PLUS: 1% interest rate reduction with auto debit payments
LELA 1-800-228-4755 www.lela.org	805149	Edfinancial	Stafford: zero origination fee PLUS: zero default fee 0.5% interest rate reduction with auto debit payments
Nelnet 1-866-866-7372 nelnet.net/academicloan	833669	Nelnet	Stafford: zero origination fee skip your last 5 payments if all previous payments are on time and skip 2 additional last payments for using auto debit PLUS: skip your last 5 payments if all previous payments are on time and skip 2 additional last payments for using auto debit
Regions Bank 1-800-858-7822 regions.com	810612	Sallie Mae	Stafford: zero origination fee PLUS: none as of print date
Sallie Mae Trust 1-888-272-5543 salliemaeedtrust.com	802218	Sallie Mae	Stafford: 0.3% interest rate reduction with auto debit payments PLUS: 0.7% interest rate reduction with auto debit payments
Wachovia 1-877-689-0763 wachovia.com/education	830005	ACS	Stafford: 1% principal reduction after 12 on time payments 0.25% interest rate reduction with auto debit payments PLUS: 1% interest rate reduction after 36 on time payments

*AS OF 7/21/2008. ARE SUBJECT TO CHANGE.