

**2009-2010 Federal Family Education Loan Program (FFELP)  
Lender Comparison Chart for the Federal Stafford and PLUS Loans**

The FFELP has several participants: you, the **student borrower**, the **school** that certifies your eligibility for the loan, the **lender** who provides the loan funds, the **guarantee agency**, which is a representative of the federal government within the loan program, and a **servicer** that will be responsible for information, billing, deferments and payments. Lenders on this list were chosen as a result of a formal review process that required them to disclose their benefits and charges, hours of operation, default rates and management processes. Other criteria included their past performance with regard to customer service, ease of application and financial stability. These are just suggestions, **you are not required to select any of the lenders below, but you must provide the lender code at the time of selection.**

<b>Lender Name</b>	<b>Stafford Loan Fees</b>	<b>Servicer</b>	<b>Stafford Loan Repayment Savings/Benefits</b>	<b>PLUS Loan Repayment Savings/Benefits</b> PLUS loans have a 3% origination fee and 1% default fee	<b>Apply and Complete Promissory Note</b>
<b>ASAP/Union Bank &amp; Trust</b> Lender Code: 803909 Guaranteed by College Assist (CO)	0.5%	Nelnet	0.25% interest rate reduction for using an approved electronic payment process.	0.25% interest rate reduction for using an approved electronic payment process.	<a href="http://www.studentloanonline.com">www.studentloanonline.com</a>
<b>Citibank</b> Lender Code: 826878 Guaranteed by EdFund (CA)	0.5%	Citibank	0.25% interest rate reduction for using an approved electronic payment process.	0.25% interest rate reduction for using an approved electronic payment process.	<a href="http://www.studentloan.com/schools/unc">www.studentloan.com/schools/unc</a>
<b>CollegeInvest Student Loans</b> Lender Code: 827866 Guaranteed by College Assist (CO)	0.5%	Nelnet	0.25% interest rate reduction for using an approved electronic payment process. This benefit will be lost after two successive non-sufficient fund transactions. This benefit can be reinstated by making six on-time monthly payments.	0.25% interest rate reduction for using an approved electronic payment process. This benefit will be lost after two successive non-sufficient fund transactions. This benefit can be reinstated by making six on-time monthly payments.	<a href="http://www.studentloanonline.com">www.studentloanonline.com</a>
<b>Sallie Mae</b> Lender Code: 802218 Guaranteed by USA Funds	0.5%	Sallie Mae	0.25% interest rate reduction for using an approved electronic payment process.	0.25% interest rate reduction for using an approved electronic payment process.	<a href="http://www.salliemae.com">www.salliemae.com</a>

**Benefits may change at any time at discretion of the lender.**

Office of Financial Aid, Carter Hall, Room 1005, Box 33, Greeley, CO 80639  
(970) 351-2502 Fax (970) 351-3737 [www.unco.edu/ofa](http://www.unco.edu/ofa)