

**Federal Stafford Loan and PLUS Loan  
And Alternative Loan Preferred Lender List**

**Marlboro College  
2009-2010**

This lender list has been compiled to assist you in making an informed decision as to the holder of your student loans. **YOU ARE NOT OBLIGATED TO SELECT A LENDER ON THIS LIST.**

	<b>JPMorgan Chase</b>	<b>Citizens Bank</b>	<b>EdAmerica</b>	<b>Key Bank</b>	<b>VSAC</b>
<b>Lender Code</b>	803000	810240	831453	813760	830075
<b>Web Address</b>	<a href="http://chastudentloans.com">http://chastudentloans.com</a>	<a href="http://citizensbank.com/edu">http://citizensbank.com/edu</a>	<a href="http://edamerica.net">http://edamerica.net</a>	<a href="http://key.com/BorrowSmart">http://key.com/BorrowSmart</a>	<a href="http://www.vsac.org">http://www.vsac.org</a>
<b>Phone</b>	800-487-4404	800-708-6684	800-337-1009	800-KEY-LEND (539-5363)	800-798-8722
<b>Email</b>	<a href="mailto:studentloans@chase.com">studentloans@chase.com</a>	<a href="mailto:educationfinance@citizensbank.com">educationfinance@citizensbank.com</a>	<a href="mailto:customerservice@edamerica.net">customerservice@edamerica.net</a>	<a href="mailto:educationres@keybank.com">educationres@keybank.com</a>	<a href="mailto:info@vsac.org">info@vsac.org</a>
<b>Other</b>			Elive - IM Service	Live Chat	Walk in: Resource Center 10 Allen Street Winooski, VT 05404
<b>Hours (ET)</b>	M-F 8:00am - 9:00pm	M-F 8:30am - 5:00pm	M-Th 8:30am - 9:00pm F 8:30am - 6:00pm	M-F 8:00am - 8:00pm Sat 10:00am - 2:00pm	M-Th 8:00am - 6:00pm F 8:00am - 4:30pm
<b>Spanish-Speaking Customer Service Reps</b>	YES	YES	YES	YES	YES
<b>Online Loan Status/History</b>	chastudentloans.com	manageyourloans.com	edamerica.net	key.com/KOL	myVSAC at vsac.org
<b>Stafford Loan</b>					
<b>Interest Rate</b>	Subsidized 5.6% Unsubsidized 6.8%	Subsidized 5.6% Unsubsidized 6.8%	Subsidized 5.6% Unsubsidized 6.8%	Subsidized 5.6% Unsubsidized 6.8%	Subsidized 5.6% Unsubsidized 6.8%
<b>Origination Fee</b>	0.5%	0.5%	0.5%	0.5%	0.5%
<b>Default Fee</b>	0-1%	0-1%	0-1%	0-1%	0-1%
<b>Benefits</b>	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments
<b>Parent PLUS Loan</b>					
<b>Interest Rate</b>	8.5%	8.5%	8.5%	8.5%	8.5%
<b>Origination Fee</b>	3.0%	3.0%	3.0%	3.0%	3.0%
<b>Default Fee</b>	0-1%	0-1%	0-1%	0-1%	0-1%
<b>Benefits</b>	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments
<b>Grad PLUS Loan</b>					
<b>Interest Rate</b>	8.5%	8.5%	8.5%	8.5%	8.5%
<b>Origination Fee</b>	3.0%	3.0%	3.0%	3.0%	3.0%
<b>Default Fee</b>	0-1%	0-1%	0-1%	0-1%	0-1%
<b>Borrower Benefits</b>	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments	0.25% Interest Rate Reduction if auto debit repayments
<b>Alternative Loan</b>			Lender Code: 509500		
<b>Loan</b>	Chase Select Private Student Loan	Citizen Bank TruFit Student Loan	Xtra Credit		Advantage Loan
<b>Web Address</b>	chastudentloans.com	<a href="http://citizensbank.com/truFITstudentloan">citizensbank.com/truFITstudentloan</a>	edamerica.net		vsac.org
<b>Phone</b>	800-487-4404	800-708-6684	800-337-1009		800-798-8722
<b>Email</b>	<a href="mailto:studentloans@chase.com">studentloans@chase.com</a>	<a href="mailto:educationfinance@citizensbank.com">educationfinance@citizensbank.com</a>	<a href="mailto:customerservice@edamerica.net">customerservice@edamerica.net</a>		<a href="mailto:info@vsac.org">info@vsac.org</a>
<b>Other</b>		Lender Code for TruFit Loan: 700700 and guarantor code is S10	Elive - IM Service		Walk in: Resource Center 10 Allen Street Winooski, VT 05404

\* Rates/fees as of 12/15/2009; subject to change.

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	<b>JPMorgan Chase</b>	<b>Citizens Bank</b>	<b>EdAmerica</b>	<b>Key Bank</b>	<b>VSAC</b>
<b>Lender Code</b>	803000	810240	831453	813760	830075
<b>Hours (ET)</b>	Effective May 1, 2009: M-F 8:00am - 11:00pm; Sat. 8:00am-8:00pm; Sunday 9:00am-5:00pm	M-F 8:30am - 5:00pm	M-Th 8:30am - 9:00pm F 8:30am - 6:00pm		M-Th 8:00am - 6:00pm F 8:00am - 4:30pm
<b>Spanish-Speaking Customer Service Reps</b>	YES	YES	YES		YES
<b>Online Loan Status/History</b>	ChaseSelectLoans.com	manageyourloans.com	edamerica.net		myVSAC at vsac.org
<b>Application Process</b>	Online, paper	Online	Online		Paper
<b>Eligibility Criteria (borrower/co-borrower)</b>	- Undergraduate/Graduate student enrolled in degree program - U.S. citizen or permanent resident - At least 18 (or age of majority for state of residence) at time of application	- Classes begin on or after 7/1/2009 - Undergraduate/Graduate student enrolled at least half-time in a degree program	- Undergraduate/Graduate student enrolled in degree program making SAP - U.S. citizen - At least half-time		A co-signer is required for all loans. Loans must be approved on or before December 31, 2009.
<b>Available for prior balances</b>	YES	YES	YES		NO
<b>Available for international students</b>	YES with qualifying U.S. citizen or permanent resident co-signer	YES with qualifying U.S. citizen or permanent resident co-signer with USCIS documents	NO		NO
<b>Minimum Loan Amount</b>	\$500	\$1,000			
<b>Maximum Loan Amount</b>	COA minus other aid	COA minus other aid			COA minus other aid
<b>Interest Rate</b>	Student only LIBOR + 8.75% Student w/Co-signer (tiered) LIBOR + 4.15% LIBOR + 6.35% LIBOR + 8.75% LIBOR + 9.50%	LIBOR + variable%	Borrower must have a co-borrower if they have no credit history or have a credit score of zero. Tiers: LIBOR + 5.50% LIBOR + 6.60%		Tiers: LIBOR + 4.25% LIBOR + 5.25% LIBOR + 6.00% LIBOR +6.75% LIBOR + 7.25%
<b>Fees</b>	None	0%	4.00% - 5.00%		to be determined
<b>Grace Period</b>	6 months	6 months			to be determined
<b>Standard Repayment</b>	\$500-\$29,999 - up to 20 yrs \$30,000+ up to 25 yrs	15 years			
<b>Deferment Available</b>	In-school	In-school			in-school deferment
<b>Prepayment Penalties</b>	None	None			None
<b>Borrower Benefits</b>	- 0.25% Interest Rate Reduction if auto debit repayments - Co-signer release after 36 consecutive on-time payments	- 0.50% Interest Rate Reduction if auto debit repayments with a Citizens Bank account. - Co-signer release after 36 consecutive on-time payments			None

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