



WRIGHT STATE
UNIVERSITY

2009-2010
LENDER LIST

Office of Financial Aid
E136 Student Union
3640 Colonel Glenn Hwy.
Dayton, OH 45435-0001
Phone: (937) 775-5721
Toll Free: 1-877-WSU-FAID
(1-877-978-3243)
E-mail: financialaid@wright.edu
FAX: (937) 775-5795

The primary purpose of this lender list is to assist borrowers who need help in choosing a lender for their Stafford, Graduate PLUS, or Parent PLUS Loan. Borrowers are welcome to choose any participating lender, regardless of whether it appears on the lender list. To select a lender that is not on the list, contact Great Lakes Educational Loan Services at (800) 247-0462.

Due to legislative changes as well as on-going credit market conditions, many lenders have ceased participating in the student loan (FFELP) industry. Contact the lender for any up-to-date decisions to either exit the student loan (FFELP) industry or to revise their borrower benefits.

Lenders are displayed alphabetically and in ascending order based on their Stafford Loan origination fees so that “zero fee” lenders appear at the top of the list and lenders that charge Stafford Loan fees appear at the bottom.

LENDER & LENDER CODE	BORROWER BENEFITS & LOAN FEES		
Borrower benefits and loan fees are effective July 1, 2009. They may be changed at any time at the discretion of the lender. Contact the lender for the most up-to-date information.			
Wright-Patt Credit Union 1-800-762-0047 Lender Code: 829443* *Borrower must be member of Wright-Patt Credit Union.	STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%	GRADUATE PLUS LOAN Interest Rate: 8.5%	PARENT PLUS LOAN Interest Rate: 8.5%
	Origination Fee: 0% Default Fee: 0% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.
The lenders that appear below this message no longer continue to waive the 0.5% Origination Fee deducted from Stafford Loans prior to disbursement to the school.			
Chase 1-888-487-4404 Lender Code: 808956	STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%	GRADUATE PLUS LOAN Interest Rate: 8.5%	PARENT PLUS LOAN Interest Rate: 8.5%
	Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.

Citibank 1-800-967-2400 Lender Code: 826878	STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%	GRADUATE PLUS LOAN Interest Rate: 8.5%	PARENT PLUS LOAN Interest Rate: 8.5%
	Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.
Discover 1-800-247-0462 Lender Code: 891312	STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%	GRADUATE PLUS LOAN Interest Rate: 8.5%	PARENT PLUS LOAN Interest Rate: 8.5%
	Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: Additional, 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: Additional, 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.
Fifth-Third 1-800-247-0462 Lender Code: 808780	STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%	GRADUATE PLUS LOAN Interest Rate: 8.5%	PARENT PLUS LOAN Interest Rate: 8.5%
	Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.
National City Affiliate of PNC 1-800-622-5097 Lender Code: <i>See appropriate loan program column</i>	STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%	GRADUATE PLUS LOAN Interest Rate: 8.5%†	PARENT PLUS LOAN Interest Rate: 8.5%
	Lender Code: 808877 Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Lender Code: 808942 Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.	Lender Code: 808877 Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.

<p>PNC Bank 1-800-762-1001 Lender Code: 809921</p>	<p>STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%</p>	<p>GRADUATE PLUS LOAN Interest Rate: 8.5%</p>	<p>PARENT PLUS LOAN Interest Rate: 8.5%</p>
	<p>Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.</p>	<p>Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.</p>	<p>Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.</p>
<p>Sallie Mae 1-888-272-5543 Lender Code: 862218</p>	<p>STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%</p>	<p>GRADUATE PLUS LOAN Interest Rate: 8.5%</p>	<p>PARENT PLUS LOAN Interest Rate: 8.5%</p>
	<p>Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.</p>	<p>Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.</p>	<p>Origination Fee: 3% Default Fee: 1% Repayment Benefits: 0.25% interest rate reduction when payments are automatically withdrawn from a bank account.</p>
<p>Wells Fargo 1-800-658-3567 Lender Code: 807176</p>	<p>STAFFORD LOAN Interest Rates: Subsidized Undergraduate: 5.6% Subsidized Graduate: 6.8% Unsubsidized: 6.8%</p>	<p>GRADUATE PLUS LOAN Interest Rate: 8.5%</p>	<p>PARENT PLUS LOAN Interest Rate: 8.5%</p>
	<p>Origination Fee: 0.5% Default Fee: 1% Repayment Benefits: None.</p>	<p>Origination Fee: 3% Default Fee: 1% Repayment Benefits: None. Wells Fargo-funded Graduate PLUS Loans guaranteed on or after November 1, 2008 will no longer be serviced by Great Lakes.</p>	<p>Origination Fee: 3% Default Fee: 1% Repayment Benefits: None. Wells Fargo-funded Parent PLUS Loans guaranteed on or after November 1, 2008 will no longer be serviced by Great Lakes.</p>