

PLUS parent loans	Fees deducted before disbursement	Borrower Benefits	Will my loan be sold?
<p>Citibank Federal PLUS Loan Program 1-800-967-2400</p>	<p>3% Origination fee & 1% default fee</p>	<p>.5% automatic interest rate reduction at repayment for all borrowers who continue to make on-time payments. If borrower loses interest rate reduction, it can be recovered after making 24 consecutive on-time payments. .25% interest rate reduction for auto-debit</p>	<p>Yes. Citibank is both a lender and servicer. We offer life of loan servicing for all school-based loans that we originate. Citibank's practice is to service every loan we originate, standing by our customers throughout the life of the loan. All loans are serviced at our own servicing center in Sioux Falls, South Dakota.</p>
<p>Citizens Bank Affordable PLUS Loan 1-800-708-6684</p>	<p>3% Origination fee & 1% default fee</p>	<p>.70% Interest Rate reduction for automatic payment deduction from any bank account.</p>	<p>No. Loans are serviced by NelNet</p>
<p>KeyBank Federal PLUS Loan 1-800-KEY-LEND (800-539-5363)</p>	<p>3% Origination fee & 1% default fee</p>	<p>1% interest rate reduction for auto debit payments from any bank account.</p>	<p>Loans are serviced by Sallie Mae and sold to Sallie Mae at the time of disbursement</p>
<p>Maine Advantage Parent PLUS loan 1-800-370-3472</p>	<p>3% origination fee & 1% guarantee fee</p>	<p>.5% interest rate reduction when using Advantage AutoPay. Can be lost if 3 AutoPay payments are returned as insufficient funds within a 12 month period</p>	<p>If a bank elects to discontinue participation in the loan program, FISC will assist them in facilitating a sale to another bank that they service.</p>
<p>MES Federal PLUS Loan 1-800-922-6352</p>	<p>3% origination fee & 1% default fee</p>	<p>0.25% interest rate reduction for auto-debit payments.</p>	<p>MES will sell all Federal Stafford Loans to FAME within 120 days of full disbursement</p>
<p>NELNET Waived Payment PLUS Loan 1-866-4NELNET (866-463-5638)</p>	<p>3% origination fee & 1% guarantee fee</p>	<p>NELNET will waive the last 5 payments, waive an additional 2 payments for auto-debit. To receive benefits borrower must sign up for e-correspondence within 90 days of entering repayment, maintain valid email address, make on-time payments through life of the loan, must not pay off early</p>	<p>NELNET holds the loan for the life of the loan</p>

<p>Sallie Mae Education Trust 1-888-2Sallie</p>	<p>3% origination fee & 1% guarantee fee</p>	<p>.7% interest rate reduction for auto-debit payments</p>	<p>Sallie Mae is a make-and-hold lender of student loans. We generally do not sell our student loans to other lenders however we will from time-to-time sell a portfolio of loans. Any sale of our loans will not result in a change of servicer or borrower benefits, so the sale will be transparent to students and families.</p>
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<p>Student Loan Xpress 1-866-SLX-PRES (866-759-7737)</p>	<p>3% origination fee & 1% default fee</p>	<p>*Fixed Interest Rate of 8.5% *Postponement of payment while student is in school *Our innovative Second Look Program designed to work with parents initially denied a PLUS loan</p>	<p>Student Loan Xpress PLUS loans will be serviced by Xpress Loan Servicing with Life of Loan Servicing. In the event that these loans are sold, every effort is made to continue loan servicing at Xpress Loan Servicing throughout the life of the loan.</p>
<p>Wachovia Federal Parent PLUS Loan 1(800) 338-2243</p>	<p>3% origination fee & 1% default fee</p>	<p>1% interest rate reduction if 36 consecutive payments made on time using auto debit. Benefit Rehabilitation - if a borrower loses the benefit because of delinquent payment, they can earn it back by completing a financial literacy tutorial and making remainder of their first 36 payments on time. Parents may defer making payments for up to 4 years while student is in school at least half-time.</p>	<p>Most loans are retained with Wachovia. In a few instances loans may be sold to meet contract agreements.</p>
<p>Bank of America PLUS Loan Program c/o NELNET (866-463-5638)</p>	<p>3% origination fee & 1% guarantee fee</p>	<p>Bank of America will waive the last 5 payments, waive an additional 2 payments for auto-debit. To receive benefits borrower must sign up for e-correspondence within 90 days of entering repayment, maintain valid email address, make on-time payments through life of the loan, must not pay off early</p>	
<p>Maine ZeroFee 1-800-370-3472</p>	<p>3% origination fee & 1% guarantee fee</p>	<p>.25% interest rate reduction for auto-debit payments.</p>	<p>MES will sell all Federal Stafford Loans to FAME within 120 days of full disbursement</p>