

Grad PLUS Loan Comparison Chart

The following information is valid as of February 28, 2008. Lenders may make changes to their borrower benefits at any time. Always refer to the lender's website for the most recent and correct information.

Lender	Access Group	Chase	Citibank	Wachovia	Wells Fargo
Profile	Access Group is a nonprofit student loan provider whose specialty is education financing for graduate and professional students, although we also provide Lewis & Clark with undergraduate loans. We originate, hold, and service all of our loans--both federal and private, so there is only one point of contact through the entire life of the loan.	Each year, thousands of students choose us for their lending needs because students understand the importance of developing a relationship with a financial industry leader such as Chase, which will allow them to access and benefit from our financial expertise and extensive product offerings throughout their life and career. With our extensive financial and employee resources, we can generally offer more support and better value to our customers.	Citibank is an experienced lender--as a member of the world's largest financial services company, Citibank has been working with students to help get the education they choose for over 50 years. We provide domestic and international student loans. Citibank is a trusted partner--we stand by our customers through the life of their loan. We own, hold and service every loan we originate.	Wachovia Education Finance is the education loan division of Wachovia Bank. By working closely with over 4,000 schools in all 50 states and several U.S. territories, we've helped thousands of students to achieve their educational goals. When you choose Wachovia as your loan provider, you'll receive fast access to funds and great ways to save during repayment.	Wells Fargo has been providing education financing for more than 30 years. We service all of our loans including federal and private loans giving borrowers one point of contact throughout the life of the loans. Wells Fargo does not sell loans. As a full service financial institution, we want to build a relationship with the borrower to continue to meet all of your financial needs throughout your life-time to help you meet all of your goals.
Web Address	www.accessgroup.org	www.chasestudentloans.com	www.studentloan.com	www.wachovia.com/education	www.wellsfargo.com/student/
Phone Number	800-282-1550	800-487-4404	800-967-2400	877-689-0763	800-658-3567
Lender Code	808851	803000	826878	830005	807176
Origination Fee	3.00%	3.00%	3.00%	3.00%	3.00%
Default Fee	0.00%	0.00%	0.00%	0.00%	0.00%
In-School Deferment	Automatic	Students must apply annually. Up to 48 months of in-school deferment available.	Automatic	Automatic	Automatic
Grace Period	Student may apply for 6 month forbearance.	None offered.*	6 months	None offered.*	Student may request 6 month forbearance at graduation.
Repayment Benefits	0.25% interest rate reduction for enrolling in	0.10% interest rate reduction at repayment (cannot be lost).	0.25% interest rate reduction for enrolling in auto-debit	0.25% interest rate reduction for enrolling in auto-debit payments.	0.25% interest rate reduction for enrolling in auto-debit

* Be aware that if a lender does not offer a grace period forbearance, you still have the option of applying for a deferment or forbearance of payments due to factors such as unemployment, economic hardship, etc. Contact the lender for more information.