

Private 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.chaseselectloans.com | www.studentloan.com | www.wachovia.com/education | www.wellsfargo.com/student/ |
| Phone Number | 800-282-1550 | 866-306-0868 | 800-967-2400 | 877-689-0763 | 800-658-3567 |
| Loan Programs | Graduate Access Loan Law Access Loan Comprehensive Access Loan Sponsored Access Loan | Chase Select Private Loan | CitiAssist UG Loan CitiAssist Graduate Loan CitiAssist Law Loan | Wachovia Education Loan | Wells Fargo Collegiate Loan Wells Fargo Graduate Loan |
| Interest Rate Structure | 3-month LIBOR +2.55% to +6.45%. Adjusted quarterly. | With co-signer: Prime -1.00% to +5.50%. Without co-signer: Prime -0.50% to +6.00%. Adjusted quarterly | Prime -0.50% to +4.50%. Adjusted quarterly. | Prime -0.50% to +5.00%. Adjusted quarterly. | Prime +0.00% to +4.50%. Adjusted monthly. |
| Fees | None | None | None | None | None |
| Grace Period | 9 months | 6 months | 6-9 months | 6 months | 6 months |
| International Students* | Comprehensive & Sponsored Access Loans | None | CitiAssist UG, Graduate, and Law Loans | Wachovia Education Loan | Wells Fargo Collegiate and Graduate Loans |
| Past-due Balances | Yes, within 120 days of the end of the loan period. | Yes, up to 12 months after the end of the loan period. | Yes, up to 12 months after the end of the loan period. | Yes, up to 36 months after the end of the loan period. | Yes, up to 12 months after the end of the loan period (Collegiate Loans only). |
| Satisfactory Academic Progress | SAP required. | SAP not required. | SAP not required. | SAP not required. | Collegiate Loans: not required. Graduate Loans: required. |
| Repayment Benefits | 0.25% interest rate reduction for enrolling in auto-debit payments. 0.50% interest rate reduction after first 48 consecutive on-time payments (must continue to make on-time payments to maintain the reduction). | 0.25% interest rate reduction for enrolling in auto-debit payments. 0.25% interest rate reduction for choosing to begin making payments immediately after loan is disbursed (interest-only or principal & interest). | 0.25% interest rate reduction for enrolling in auto-debit payments. 0.50% interest rate reduction after first 48 consecutive on-time payments (must continue to make on-time payments to maintain the reduction). | 0.50% interest rate reduction for enrolling in auto-debit payments. | 0.25% interest rate reduction for enrolling in auto-debit payments. 0.50% interest rate reduction at repayment upon verification of graduation. |

* Most lenders require international students to have creditworthy U.S. citizen or permanent resident co-signers. Contact the lender for more information.