

## Preferred Stafford Loan Lenders

Preferred lenders provide expedited service in addition to the benefits outlined below:

<p><b>AMS (a Sallie Mae company)</b> <b>(800) 637-3060</b> <b>amsweb.com</b></p> <p><b>Lender Code: 833067</b></p>	<p><b>Bank of America</b> <b>(800) 835-1161</b> <b>bankofamerica.com/studentbanking</b></p> <p><b>Lender Code: 831495</b></p>	<p><b>Citizens Bank</b> <b>(800) 708-6684</b> <b>citizensbank.com/edu</b></p> <p><b>Lender Code: 810240</b></p>	<p><b>Nelnet</b> <b>(877) 804-3603</b> <b><u>www.nelnet.com</u></b></p> <p><b>Lender Code: 833669</b></p>
<ul style="list-style-type: none"> <li>✓ 0.25 percentage point interest rate reduction for automatic debit.<sup>1</sup></li> <li>✓ Several repayment options are available.</li> <li>✓ No prepayment penalty.</li> <li>✓ 24/7 online account management.</li> <li>✓ Loan servicing from the nation's leading Student Loan Company.</li> <li>✓ Sallie Mae's Upromise Loan Link<sup>SM</sup> service can help students and families pay down their eligible Sallie Mae-serviced student loans.<sup>2</sup></li> <li>✓ Combined monthly billing when you have multiple Sallie Mae-serviced student loans. Certain restrictions apply.</li> </ul>	<ul style="list-style-type: none"> <li>✓ 0.25% interest rate reduction for Bank of America Checking and Savings account customers.</li> <li>✓ Once applied, these benefits can never be lost.</li> <li>✓ Payments can be made in any form. Auto-debit is <u>not</u> required to receive benefits.</li> <li>✓ Payments made up to 15 days late will be considered "on time".</li> <li>✓ Free student checking, savings, online banking and bill pay.</li> <li>✓ Deferments and flexible repayment options are available.</li> <li>✓ Life of loan servicing by ACS.</li> </ul>	<ul style="list-style-type: none"> <li>✓ 0.25% interest rate reduction for auto debit from bank account</li> <li>✓ Superior Customer Service with 24 x7 support</li> <li>✓ Easy online application process and online account management</li> <li>✓ Private loans available to fill financing gaps</li> <li>✓ Combined billing for Federal Stafford and Private Loans</li> <li>✓ Full service banking partner offering Free Checking and online banking capability</li> <li>✓ Tuition Protection Plan</li> <li>✓ Financial Education and Debt management available</li> </ul>	<ul style="list-style-type: none"> <li>✓ 0.25% interest rate reduction for making payments using auto-debit.</li> <li>✓ 24/7 student loan application and online account access.</li> <li>✓ Free scholarship searches and FAFSA assistance online. Awarded \$1 million in scholarships in 07-08 year.</li> <li>✓ Toll-free access to Nelnet Advisors via phone or online chat at 877-804-3603 or <a href="http://www.nelnet.com">www.nelnet.com</a>.</li> <li>✓ Deferments and flexible repayment options</li> <li>✓ Named Exceptional Performer by US Education Department each year designation was awarded.</li> <li>✓ Lender and loan servicer</li> </ul>
<p><b>*Although this list may prove to be a helpful tool, it should be noted that Monroe will certify a loan from ANY Title IV participating lender a student chooses. Monroe College's primary guarantor is NY State Higher Education Services Corporation (NYHESC). The college will do everything in its power to facilitate the timely processing and disbursement of a loan from any lender or guaranty agency.</b></p>			

ALL LOANS HAVE 1% ORIGINATION FEE PAID TO THE BANK AND A 1% DEFAULT FEE PAID TO THE GUARANTEE AGENCY.

LENDERS RESERVE THE RIGHT TO MODIFY OR DISCONTINUE LOAN PROGRAMS AND BORROWER BENEFITS AT ANY TIME WITHOUT NOTICE.

Updated 09.22.08.