

STAFFORD LOAN COMPARISON Academic Year 2007-2008*Information as of July 1, 2007*

	AMS®	Student Loan Funding®	Sallie Mae Education Trust®	Nellie Mae®	Dollar Bank	Fifth Third Bank
Federal Default Fee	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Fee	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Repayment Borrower Benefits	1.5% loan credit after first on time payment	0.25% loan credit after first on time payment ¹	0.25% percentage point interest rate reduction after first on time payment ²	0.25% percentage point interest rate reduction after first 33 on time payments ¹	3.3% cash back after first 33 on time payments ¹	3.3% cash back after first 33 on time payments ¹
	0.25 percentage point of interest rate reduction for the use of automatic debit ⁵	0.25 percentage point of interest rate reduction for the use of automatic debit ⁵	0.50 percentage point of interest rate reduction for the use of automatic debit ⁵	0.25 percentage point of interest rate reduction for the use of automatic debit ⁵	0.25 percentage point of interest rate reduction for the use of automatic debit ⁵	0.25 percentage point of interest rate reduction for the use of automatic debit ⁵
	1.5% loan credit after 12 on time payments	1.5% loan credit after the first 24 on time payments	1.5% loan credit after the first 24 on time payments ¹			
	1st year of first unsubsidized loan is interest-free (applied after the first on time payment)					
	Upromise Loan Link ^{SM4}	Upromise Loan Link ⁴	Upromise Loan Link ⁴	Upromise Loan Link ⁴	Upromise Loan Link ⁴	Upromise Loan Link ⁴

¹Loan credit benefit programs described above are based on the original principal loan amount (less cancellations, refunds and returns. For benefits requiring on time payments, prior to entering repayment borrowers must also sign up to receive account information by email. *The AMS loan credits and unsubsidized interest credit require proof of graduation.

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²Borrowers continue to pay by the due dates as initially scheduled to retain the interest rate reduction. A borrower who makes a single late payment can re-earn the interest rate reduction once by making the next 24 payments by the due dates as initially scheduled.

³Borrowers who sign up with Upromise may link their loan account to their Upromise account and use their Upromise cash savings to pay down their outstanding loan balance. Other terms and conditions apply.

⁴The automatic debit benefit remains available during active repayment for as long as the borrower's monthly payment is successfully deducted from the borrower's account.

The above benefit programs are available on Stafford loans first disbursed through June 30, 2008. The lender reserves the right to modify, continue or discontinue borrower benefit programs at any time without notice.