

# Federal Parent PLUS Loan Lender Comparison Chart for 2008–09

USC has analyzed all known lender programs of this type offered to USC students. The terms of the analysis included interest rates, fees, repayment duration, and other repayment options. The lender program rankings that resulted from our analysis were reviewed by an independent accounting firm. The use of a lender on the USC list is not required. USC will process your application promptly and accurately regardless of which lender you choose. The top 11 lender programs for the Federal Stafford and PLUS Loans, based on the analysis described above, are presented on this page in alphabetical order. Bear in mind that USC does not endorse or recommend specific lenders. For more information, contact the Financial Aid Office at [www.usc.edu/contactfao](http://www.usc.edu/contactfao). Although every effort is made to provide the most accurate and up-to-date information, the content of this publication is subject to change due to alterations in federal, state, university or lender policy or procedure. The USC Financial Aid Office cannot be held liable for the consequences of such changes in policy or procedure. **The most current information can be found by contacting your lender.**

Lender Name	Lender Code	Guarantor	Federal Origination Fee	Federal Default Fee	Repayment Benefits (Subject to change)	Servicer	Telephone Number
Access Group	808851	EdFund	3.0%	0.0%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	Access Group	(800) 282–1550
ALL Student Loan Corporation	833752	TG - Texas	3.0%	0.0%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	All Student Loan	(888) 271–9721
AMS Educational Loan	833067	EdFund	3.0%	0.0%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	Sallie Mae	(888) 272–5543
CHELA	833953	NSLP	3.0%	0.5%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	Sallie Mae	(888) 272–5543
Citibank	826878	EdFund	3.0%	0.0%	0.50% interest rate reduction when you enter repayment. 0.25% interest rate reduction when you enroll in auto-debit of payments and agree to receive your statements electronically. Last six payments waived.	Citibank	(800) 967–2400
Nellie Mae	829076	EdFund	3.0%	0.0%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	Sallie Mae	(888) 272–5543
USC Credit Union	833331	EdFund	3.0%	0.0%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	Sallie Mae	(888) 272–5543
US Bank	808258	EdFund	3.0%	0.0%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	Nelnet	(877) 804–3603
Wachovia	830005	EdFund	3.0%	0.0%	0.25% interest rate reduction at repayment if you make your payments automatically via ACH.	Wachovia	(800) 338–2243
Wells Fargo	807176	EdFund	3.0%	0.0%		Wells Fargo	(800) 658–3567