

Please note that you are by no means obligated to select one of these lenders. In keeping with Yale policy and federal requirements, we will process the documents required for you to obtain a loan from any eligible lender you select.

MEDICAL SCHOOL SELECT GRADUATE STAFFORD LENDERS - ACADEMIC YEAR 2009-10

4 May 20099

Lender	Access Group	Citibank	PNC Bank	Sallie Mae Education Trust
Lender Code	808851	826878	809921	802218
Guarantor: Texas Guaranteed				
Default Fee	0%	0%	0%	0%
Origination Fee (deducted from proceeds)	½%	½%	½%	½%
Interest Rate - Fixed	6.8%	6.8%	6.8%	6.8%
Borrower Benefits on Repayment	.25% interest rate reduction by authorizing auto-debit payments. This will be in effect for the life of the loan as long as payments are made as required.	.25% interest rate reduction for borrowers who sign up for auto-debit payment and agree to only receive electronic statements.	.25% interest rate reduction for automatic direct debit from any bank account.	.25% interest rate reduction by authorizing the automatic debit of funds from your checking or savings accounts. This benefit remains available during active repayment for as long as your monthly payment is successfully deducted from your account.
Interest Capitalization	Accrued unpaid interest is capitalized once immediately prior to repayment. Interest on all loans will be capitalized following any period of deferment or forbearance, with exceptions.	Interest is capitalized once at repayment and at the end of any deferment or forbearance period.	Interest is capitalized once at repayment.	For Subsidized Stafford loans, interest will capitalize at the end of each forbearance period. For Unsubsidized Stafford loans, interest will capitalize at the end of grace, at the end of each deferment, and at the end of each forbearance period. If you default, interest would be capitalized on the date of default.
Lender/Service Web Address	www.AccessGroup.Org/Apply	www.studentloan.com	www.pnconcampus.com	www.salliemae.com
Lender/Service Phone	(800) 282-1550	(800) 967-2400	(800) 762-1001	(888) 272-5543

NOTE: Please contact your lender for further details on interest capitalization and to determine which condition(s) will trigger loss of the borrower benefit and how/if it can be regained. If you consolidate your loans you will forego any of the stated borrower benefits. Due to the current financial market conditions, some lenders may sell their loans to the U.S. Dept. of Education (USDE) or to a secondary market. In this case, the stated capitalization and borrower benefit policies will only be continued if supported by the USDE or purchasing lender.