



Huntingdon College Preferred PLUS Loan Lenders

PLUS LOAN INTEREST RATES ARE FIXED AT 8.5%

Lender	Code	Orig. Fee*	Guar. Fee**	Key Features***
The Student Loan People 800.564.6068 www.studentloanpeople.com	826688	3%	1%	1% interest rate reduction after full disbursement (requires timely payments to retain this benefit) 3.5% credit to original loan principal after first 30 consecutive on-time payments 0.25% interest rate reduction with auto debit Will pay guarantee fee on borrower's behalf
Alabama College Loan Program 800.564.6068 www.alstudentaid.com	834281	3%	1%	1% interest rate reduction after full disbursement (requires timely payments to retain this benefit) 5% principal reduction after first 30 consecutive on-time payments 0.25% interest rate reduction with auto debit Will pay guarantee fee on borrower's behalf
Edamerica 800.337.1009 www.edamerica.net	831453	3%	1%	Immediate 1% interest rate reduction for all borrowers Additional 0.25% interest rate reduction with auto debit Eligibility for an in-school forbearance while student is enrolled at least half-time
Collegiate Funding Services 888.423.7562 www.cfsloans.com	834091	3%	1%	Immediate 2% interest rate reduction with auto debit Eligibility for an in-school forbearance while student is enrolled at least half-time
Citibank 800.564.6068 www.studentloan.net	826878	3%	1%	0.5% interest rate reduction with auto debit 0.5% principal reduction 90 days after final disbursement Eligibility for an in-school forbearance while student is enrolled at least half-time
Nelnet 800.564.6068 www.nelnet.net	833669	3%	1%	0.25% interest rate reduction with auto debit 2% interest rate reduction after first 48 consecutive on-time payments Eligibility for an in-school forbearance while student is enrolled at least half-time and life of the loan servicing
Compass 800.337.6884 www.edfinancial.com	833443	3%	1%	0.25% interest rate reduction with auto debit Earn free payment certificates after 36 consecutive, on-time payments Free checking , ATMs, debit cards and internet banking
PNC 800.762.1001 www.eduloans.pncbank.com	809921	3%	1%	Immediate 1% interest rate reduction for all borrowers Additional 0.25% interest rate reduction with auto debit
Regions 800.422.7404 www.regionsbank.com	800097	3%	1%	Eligibility for delayed payments up to five years or 60 months Free checking , debit cards and online banking 0.25% interest rate reduction with auto debit
AmSouth 800.858.7822 www.amsouth.com/slc	810612	3%	1%	0.25% interest rate reduction with auto debit Eligibility for an in-school forbearance while student is enrolled at least half-time
MaxFCU 800.776.6776 www.maxfcu.net	813317	3%	1%	0.25% interest rate reduction with auto debit 2% interest rate reduction after initial 48 on-time payments

*Percentage of origination fee deducted directly from loan proceeds at disbursement. The origination fee is charged by the lender for processing the loan.

The guarantee fee is required by the government. Some lenders will pay it on your behalf. *Benefits listed are subject to change. Contact your lender directly for current details.

Printed courtesy KHEAA and The Student Loan People



Huntingdon College Preferred Stafford Loan Lenders

STAFFORD LOAN INTEREST RATES ARE FIXED AT 6.8%

Lender	Code	Orig. Fee*	Guar. Fee**	Key Features***
The Student Loan People 800.564.6068 www.studentloanpeople.com	826688	0%	1%	3.5% credit to original loan principal after first 30 consecutive on-time payments 0.25% interest rate reduction with auto debit Will pay guarantee fee on borrower's behalf
Alabama College Loan Program 800.564.6068 www.alstudentaid.com	834281	0%	1%	5% principal reduction after first 30 consecutive on-time payments 0.25% interest rate reduction with auto debit Will pay guarantee fee on borrower's behalf
Edamerica 800.337.1009 www.edamerica.net	831453	0%	1%	4% rebate of original principal balance after 33 initial on-time automated payments with SmartPay
Collegiate Funding Services 888.423.7562 www.cfsloans.com	834059	0%	1%	1% credit of the then-current principal balance after 12 months of making on-time payments 1% interest rate reduction after 36 on-time monthly payments Immediate 0.25% interest rate reduction with auto debit
Citibank 800.564.6068 www.studentloan.net	826878	0%	1%	1% interest rate reduction after 36 months 0.25% interest rate reduction w/ auto debit Additional 1% interest rate reduction after 48 on-time payments
Nelnet 800.564.6068 www.nelnet.net	833669	0%	1%	0.25% interest rate reduction with auto debit 3.33% principal reduction after first 30 consecutive on-time, consecutive automated payments Life of the loan servicing by Nelnet
Compass 800.337.6884 www.edfinancial.com	833443	0%	1%	0.25% interest rate reduction with auto debit Earn free payment certificates after 36 consecutive, on-time payments Free checking , ATMs, debit cards and internet banking
PNC 800.762.1001 www.eduloans.pncbank.com	809921	0%	1%	2% interest rate reduction after 48 payments 0.25% interest rate reduction with auto debit
Regions 800.422.7404 www.regionsbank.com	800097	0%	1%	0.25% interest rate reduction with auto debit 1% interest rate reduction after initial 24 on-time payments Additional 1% interest rate reduction after initial 48 on-time payments Free checking , debit cards and online banking
AmSouth 800.858.7822 www.amsouth.com/slc	810612	0%	1%	1.5% account credit on original principal after initial 24 on-time payments 0.25% interest rate reduction with auto debit
MaxFCU 800.776.6776 www.maxfcu.net	813317	2%	1%	0.25% interest rate reduction w/ auto debit 2% interest rate reduction after initial 48 on-time payments

*Percentage of origination fee deducted directly from loan proceeds at disbursement. The origination fee is charged by the lender for processing the loan. **The guarantee fee is required by the government. Some lenders will pay it on your behalf. ***Benefits listed are subject to change. Contact your lender directly for current details.

If the lender you chose in a previous year is not listed and you want to use them, indicate "SAME AS LAST YEAR" on your award letter.