

Auburn University PLUS Loan Lenders

Lender Name, Address, & Phone Number	Lender Code	Servicer	Are Loans Sold?	Interest Rate Discounts*		Is Endorser Allowed?
				Electronic Payments	During Repayment	
BancorpSouth P.O. Box 1850 Auburn, AL 36831-1850 (866) 819-4225	806627	BancorpSouth	Yes, to MOHELA	2% interest rate reduction	Interest rate reduction begins at repayment	Yes
Citibank P.O. Box 4872 Frankfort, KY 40604-4872 (800) 564-6068	826878	Citibank	No	¼ percentage point	Automatic 1% principal reduction at repayment. Interest rate cap of 8.75% vs. standard 9% cap. ¼% interest rate reduction	No
Regions Bank P.O. Box 2528 Mobile, AL 36652-9912 (800) 422-7404	800097	Regions Bank	No	¼ percentage point	Delay repayment for 5 years while student is half-time	No
AmSouth Bank P.O. Box 4883 Frankfort, KY 40604-4883 (800) 564-6068	800305	Sallie Mae Servicing	Yes, to Sallie Mae	¼ percentage point	No	Yes
National Education/IDAPP P.O. Box 4858 Frankfort, KY 40604-4858 (800) 564-6068	830628	Nelnet Loan Services	No	¼ percentage point	1% after 24 and 2% after 48 consecutive on-time payments	Yes
SouthTrust Bank P.O. Box 32588 Knoxville, TN 37930-2588 (877) 294-9244	800023	edfinancial Services	Yes, to edsouth (serviced by edfinancial)	No	1% reduction of interest rate	Yes
Compass Bank P.O. Box 4940 Bryan, TX 77805 (800) 829-4599	828078	LoanStar Systems, Inc.	Yes, to LoanStar Funding Group	¼ percentage point	Earn free payment certificates after 36 on-time payments	Yes
Chase P.O. Box 4885 Frankfort, KY 40604-4885 (800) 564-6068	831269	Sallie Mae Servicing	Yes, to Sallie Mae	¼ percentage point	Parents may delay repayment for up to 5 years while student is at least half-time	Yes
edamerica P.O. Box 4270 Frankfort, KY 40604-4270 (800) 564-6068	831453	edfinancial Services	Yes	¼% for loans entering repayment on/ after 7/1/04	Immediate 1% reduction of interest rate	No
Sallie Mae/Wilmington Trust P.O. Box 4882 Frankfort, KY 40604-4882 (800) 564-6068	802218	Sallie Mae Servicing	Yes, to Sallie Mae	¼ percentage point	No	Yes
PNC P.O. Box 4170 Frankfort, KY 40604-4170 (800) 564-6068	809921	PHEAA	Yes, but servicing stays with PHEAA	¼ percentage point	No discount but parents may delay repayment up to 4 academic years while student is at least half-time	Yes
Bank One P.O. Box 4886 Frankfort, KY 40604-4886 (800) 564-6068	805156	Sallie Mae Servicing	Yes, to Sallie Mae	¼ percentage point	No	Yes
College Loan Corporation P.O. Box 4871 Frankfort, KY 40604-4871 (800) 564-6068	833733	ACS	No	¼ percentage point–ACH automatic payments	3% cash back or credit of principal balance for 48 consecutive on-time payments	No
Student Loan Xpress Inc. 633 Spirit Drive Chesterfield, MO 63005-1243 (866) 759-7737	833890	MOHELA	Yes, to MOHELA	2% interest rate reduction	Interest rate reduction begins at repayment	Yes
AMS Education Loan Trust P.O. Box 4862 Frankfort, KY 40604-4862 (800) 564-6068	833079	ACS	No	¼ percentage point	No	Yes
Royal Federal Credit Union P.O. Box 4848 Frankfort, KY 40604-4848 (800) 564-6068	832330	Southwest Student Services Corporation	Yes, to Southwest Student Services Corporation	¼ percentage point	1% at time of repayment	Yes
FELMAC P.O. Box 4867 Frankfort, KY 40604-4867 (800) 564-6068	831245	Southwest Student Services Corporation	No	¼ percentage point	1% at time of repayment	Yes

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Bank of America P.O. Box 31549 Knoxville, TN 37930 (800) 337-6884	811735	edamerica	Yes, to edamerica	¼ percentage point	No	No
Union Planters National Bank P.O. Box 4125 Frankfort, KY 40604-4125 (800) 564-6068	810698	edfinancial Services	Yes, to edamerica	No	Immediate 1% interest rate reduction, interest-only payments for students enrolled half-time (4-year limit)	No
NellieMae P.O. Box 4881 Frankfort, KY 40604-4881 (800) 564-6068	829076	Sallie Mae Servicing	Yes, to Sallie Mae	¼ percentage point when monthly loan payment is automatically deducted from a checking or savings account	No	Yes
Education Services Foundation (ESF) P.O. Box 55909 Jackson, MS 39296 (877) 349-4347	833575	Education Services Foundation	Yes, to Mississippi Higher Education Assistance Corporation	MS residents receive 2% Non-MS receive ¼% point	Non-MS residents receive 2% after 48 consecutive on-time payments	No
The Peoples Bank and Trust Co. P.O. Box 55909 Jackson, MS 39296-55909 (877) 349-4347	806723	Education Services Foundation	Yes, to Mississippi Higher Education Assistance Corporation	MS residents receive 2% Non-MS receive ¼% point	Non-MS residents receive 2% after 48 consecutive on-time payments	Yes
Whitney Bank P.O. Box 4887 Frankfort, KY 40604-4887 (800) 564-6068	805148	Sallie Mae Servicing	Yes, to Sallie Mae	¼ percentage point	No	Yes
Surety Loan Funding P.O. Box 4864 Frankfort, KY 40604-4864 (800) 564-6068	833548	Student Loan Finance Corporation	No, unless requested by borrower	¼ percentage point	No	No
Collegiate Funding Services P.O. Box 4894 Frankfort, KY 40604-4894 (800) 564-6068	834091	MOHELA	Yes, to MOHELA	2% interest rate reduction	Interest rate reduction begins at repayment when payments are automatically withdrawn	No
College Board/College Credit P.O. Box 4884 Frankfort, KY 40604-4884 (800) 564-6068	830310	Sallie Mae Servicing	Yes, to Sallie Mae	¼ percentage point	No	Yes
Wells Fargo Bank P.O. Box 4898 Frankfort, KY 40604-4898 (800) 564-6068	807176	Wells Fargo/EFS	No	¼ percentage point	3.6% principal reduction after 36 consecutive on-time payments	Yes
SunTrust P.O. Box 53377 Jacksonville, FL 32201 (800) 228-5931	824135	Nelnet	No	1% interest rate reduction when loan enters repayment, applied 210 days after the loan is fully disbursed. ¼% interest rate reduction when payments are automatically debited from personal bank account.	2% interest rate reduction after making 48 initial consecutive on-time payments. Eligible for in-school forbearance while the undergraduate student is enrolled at least half-time.	Yes
Educaid / Wachovia 1699 Coral Way, 4 th Floor Miami, FL 33145 (800) 338-2243	830005	AES	No	No	Triple payback on consecutive on-time payments with auto-debit: 24 months—1% on original loan amount, 30 months—1% on original loan amount, 36 months—1.5% on original loan amount that's a 3.5% cash rebate or 4.76% savings if rebate is applied to balance	No
The Student Loan PeopleSM P.O. Box 4250 Frankfort, KY 40604-4250 (800) 564-6068	826688	The Student Loan People	No	¼ percentage point	1% interest rate reduction after the first 48 consecutive on-time payments on loans made on or after 5/1/04. 1% principal credit, one time, automatically after 90 days fully disbursed on loans made on or after 5/1/04.	Yes

* Lender information, including lender incentives, is subject to change without notice. Information provided is effective for the 2004/2005 academic year. Contact your lender for more information.