

**Summary of 09-10 Stafford Loan Benefits\***

Lender	Interest Rate Sub/Unsub	Origination Fee	Default Fee	Borrower Repayment Benefit
Charter One	5.6%/6.8%	.5%	0	.25% interest rate reduction for auto-pay
Commerce	5.6%/6.8%	.5%	0	.25% interest rate reduction for auto-pay
National Education	5.6%/6.8%	.5%	0	.25% interest rate reduction for auto-pay
IDAPP	5.6%/6.8%	.5%	.75%	.25% interest rate reduction for auto-pay

**Summary of 09-10 PLUS (Parent) Loan Benefits\*\***

EdAmerica	8.5%	3%	1%	.25% interest rate reduction for auto-pay
Sallie Mae Education Trust	8.5%	3%	.5%	.25% interest rate reduction for auto-pay
Commerce	8.5%	3%	0	.25% interest rate reduction for auto-pay
National Education	8.5%	3%	0	.25% interest rate reduction for auto-pay
IDAPP	8.5%	3%	1%	.25% interest rate reduction for auto-pay

\*\*Lender benefits are subject to change.