










Supplemental Loans for Undergraduate Students

Lender/Contact Information	Interest Rate Formula	Current Interest Rate*	Fees	Loan Amount Limits	Repayment Terms/Incentives
 <p>Academic Funding Group Main Street Bank AFG Loan Program 800-645-7366 www.approvemyloan.org</p>	Prime rate + 1.00% to 3.00% depending on credit	8.25% to 10.25%	<ul style="list-style-type: none"> • 0% to 5.00% depending upon credit score and cosigner • Fees added to loan balance 	<ul style="list-style-type: none"> • Annual: Up to the cost of attendance less other financial aid; \$500 minimum • Aggregate: None 	<ul style="list-style-type: none"> • Most undergraduate students will need a creditworthy cosigner; cosigner must be a U. S. citizen/permanent resident with a U. S. address • Repayment begins 6 months after graduation or ceasing half-time enrollment • Up to 15 years to repay, depending upon total amount borrowed • 0.25 % interest rate reduction for auto payments • Same deferments as offered under the Federal Stafford Loan (in-school, unemployment, hardship, etc.)
 <p>BREMER BREMER BANKING • INVESTMENTS • TRUST • INSURANCE Bremer Education Loan 800-214-4988 www.slfc.com</p>	Prime rate + 1.00% to 3.00% depending on credit	8.25% to 10.25%	<ul style="list-style-type: none"> • 0% to 5.00% depending upon credit score and cosigner • Fees added to loan balance 	<ul style="list-style-type: none"> • Annual: Up to the cost of attendance less other financial aid; \$500 minimum • Aggregate: None 	<ul style="list-style-type: none"> • Most undergraduate students will need a creditworthy cosigner; cosigner must be a U. S. citizen/permanent resident with a U. S. address • Repayment begins 6 months after graduation or ceasing half-time enrollment • Up to 15 years to repay, depending upon total amount borrowed • 0.25 % interest rate reduction for auto payments • Same deferments as offered under the Federal Stafford Loan (in-school, unemployment, hardship, etc.)
 <p>Citi Citibank CitiAssist Loan 800-745-5473 www.studentloan.com</p>	Prime rate -.50% to 4.00% depending on credit score and cosigner	6.75% to 11.25%	None	<ul style="list-style-type: none"> • Annual: Up to the cost of attendance less other financial aid; No minimum • Aggregate: \$120,000 	<ul style="list-style-type: none"> • Applicant must be creditworthy U. S. citizen or a cosigner is required; cosigner must be a U. S. citizen/permanent resident with a U. S. address • Repayment begins 6 months after graduation or ceasing half-time enrollment • Up to 20 years to repay, depending upon total amount borrowed • 0.25 % interest rate reduction for auto payments • 0.50% interest rate reduction after 48 consecutive on-time payments • Cosigner released after 48 consecutive on-time monthly loan payments, upon borrower credit check • Interest-only payments available for up to 48 months
 <p>EdAmerica EdAmerica 866-398-7726 www.edamerica.net</p>	Prime rate + 0% to Prime + 7.90%, depending upon credit	7.25% to 15.15%	0% to 10.00%	<ul style="list-style-type: none"> • Annual: \$1,500 minimum; \$50,000 maximum • Aggregate: \$250,000 	<ul style="list-style-type: none"> • Most undergraduate students will need a creditworthy cosigner; cosigner must be U. S. citizen/permanent resident with a U. S. address • Payments required in school; can pay interest only. • Three to 20 years to repay, depending upon total borrowed • 0.25% interest rate reduction for auto payment • Requires proof of enrollment
 <p>The SELF Loan State of Minnesota Student Educational Loan Fund (SELF) 800-657-3866 651-642-0567 www.selfloan.org</p>	<ul style="list-style-type: none"> • 3-month LIBOR + a margin • Interest rate cannot increase more than 3.00% in a 1-year period 	7.00%	None	<ul style="list-style-type: none"> • Annual: \$500 minimum; \$7,500 maximum • Aggregate: \$37,500 maximum 	<ul style="list-style-type: none"> • Creditworthy cosigner is required for all students; cosigner must be U. S. citizen/permanent resident with a U. S. address • Repayment of interest required while student in school • When student graduates or falls below half-time enrollment, repayment consists of 12 months of interest-only payments; after 12 months, repayment of principal begins • 10 to 15 years to repay

Supplemental Loans for Undergraduate Students

Lender/Contact Information	Interest Rate Formula	Current Interest Rate*	Fees	Loan Amount Limits	Repayment Terms/Incentives
 <p>TCF Bank Signature Loan 800-695-3317 www.salliemae.com/signature/tcf</p>	<p>Prime rate minus 1% to Prime rate + 6.00%, depending on credit score and cosigner</p>	<p>6.25% to 13.25%</p>	<ul style="list-style-type: none"> • 0% disbursement fees • 0% to 3.00% repayment fees 	<ul style="list-style-type: none"> • Annual: Up to the cost of attendance less other financial aid; \$500 minimum • Aggregate: \$100,000 	<ul style="list-style-type: none"> • Cosigner not required, but recommended; cosigner must be a U. S. citizen/permanent resident with a U. S. address • Online or phone pre-approval • Repayment begins six months after graduation or ceasing enrollment • Up to 25 years to repay, depending upon total borrowed • In-school and hardship forbearances and graduated payment plan available
 <p>T.H.E. Minnesota Private College Loan 800-333-3110 www.northstar.org</p>	<ul style="list-style-type: none"> • 3-month LIBOR + 4.00% 	<p>8.70%</p>	<p>None</p>	<ul style="list-style-type: none"> • Annual: Up to the cost of attendance less other financial aid; \$500 minimum; \$20,000 maximum • Aggregate: \$100,000 • Loans for current academic year only. 	<ul style="list-style-type: none"> • Borrowers must meet credit criteria or a cosigner may be required; borrower and cosigner must be U. S. citizen/permanent resident with a U. S. address • Repayment begins six months after graduation or ceasing half-time enrollment • Up to 15 years to repay, depending upon total borrowed • Monthly credit equal to 1.00% savings annually paid to all borrowers in repayment and less than 60 days delinquent • Forbearance, standard and interest-only payment plans available • Must be at least 1/2 time
 <p>U.S. Bank Gap Education Loan and No-Fee Education Loan 800-233-7824 www.usbank.com/studentloans</p>	<p>Gap:</p> <ul style="list-style-type: none"> • In-school: 91-day T-bill + 2.50% • Repayment: 91-day T-bill + 3.50% <p>No Fee:</p> <ul style="list-style-type: none"> • Prime rate + 0% to 3.95% depending upon credit 	<p>Gap:</p> <ul style="list-style-type: none"> • 5.81% in school • 6.81% in repayment <p>No Fee:</p> <ul style="list-style-type: none"> • 7.25% to 11.20% 	<p>Gap: 4.00% to 8.00% depending upon credit</p> <p>No Fee: None</p>	<ul style="list-style-type: none"> • Aggregate: \$100,000 • \$1000 minimum 	<ul style="list-style-type: none"> • Cosigner not required in some cases, but is highly recommended; cosigner must be a U. S. citizen/permanent resident with a U. S. address • Repayment begins six months after graduation or ceasing half-time enrollment • Up to 15 years to repay, depending upon total borrowed • 0.50% interest rate reduction for auto payments • Forbearance available, as well as, graduated and income sensitive payment options
 <p>Wells Fargo Collegiate Loan 800-658-3567 www.wellsfargo.com</p>	<p>Prime rate + 0% to 4.50% depending on credit</p>	<p>7.25% to 11.75%</p>	<p>None</p>	<ul style="list-style-type: none"> • Annual: Up to the cost of attendance less other financial aid, \$1,000 minimum for new borrowers, \$500 minimum for repeat borrowers. • Aggregate: \$120,000 	<ul style="list-style-type: none"> • Most undergraduate students will need a cosigner; cosigner must be a U. S. citizen/permanent resident with a U. S. address • Repayment begins six months after graduation or ceasing enrollment • Up to 12 years to repay, depending upon total borrowed • 0.25 % interest rate reduction for auto payments, 0.50% if from a Wells Fargo account • Hardship deferments available • 2.00% interest rate reduction after 48 on-time consecutive payments • Co-signer release after 24 on-time consecutive payments

*Rates as of January 1, 2008

Note: This information is for the purpose of comparing loan programs and is subject to change at any time without notice. For the most accurate information contact the lender directly.