

CLARK STATE COMMUNITY COLLEGE
LENDERS BORROWER'S BENEFIT PROGRAMS

CHARTER ONE

ZERO ORIGINATION FEE

0-1:00% DEFAULT (GUARANTEE) FEE DEPENDING ON GUARANTOR

0.30% INTEREST RATE REDUCTION FOR PARTICIPATING IN AUTOMATIC
PAYMENT OPTION

CHASE BANK

ZERO ORIGINATION FEE

ZERO DEFAULT FEE

6.7% INTEREST RATE AT REPAYMENT AND FOR THE REMAINDER OF THE
LOAN TERM - AUTOMATIC 0.10% OFF STATUTORY RATE

EDAMERICA

ZERO ORIGINATION FEE

0-1:00% DEFAULT (GUARANTEE) FEE DEPENDING ON GUARANTOR

0.25% INTEREST RATE REDUCTION FOR AUTO-DEBIT

FIFTH THIRD

ZERO ORIGINATION FEE

NATIONAL CITY

ZERO ORIGINATION FEE

ZERO DEFAULT FEE

STUDENT LOAN FUNDING

ZERO ORIGINATION FEE

EARN A 0.70 PERCENTAGE POINT INTEREST RATE REDUCTION WHEN YOU CHOOSE TO HAVE YOUR PAYMENTS AUTOMATICALLY DEBITED FROM A CHECKING OR SAVINGS ACCOUNT

US BANK

ZERO ORIGINATION FEES ON NEW LOANS DISBURSED ON OR AFTER 7/1/06

ZERO DEFAULT FEES ON NEW LOANS DISBURSED ON OR AFTER 7/1/06

3.3% OF ORIGINAL LOAN BALANCE CREDIT TO PRINCIPAL BALANCE OR CHECK BACK TO BORROWER, AFTER 33 CONSECUTIVE MONTHLY ON-TIME PAYMENTS, IF BORROWER PROVIDES VALID EMAIL ADDRESS

ALL BORROWERS BENEFITS SUBJECT TO CHANGE AND SOME STIPULATIONS MAY APPLY.