

Citibank/Stanford Law School Loan Program Terms

	Citibank CitiAssist Loan Program	Citibank Graduate PLUS Loan Program
Eligibility	Currently enrolled in Stanford Law School. Available to full and part time students.	Currently enrolled in Stanford Law School. Available to full and part time students (enrolled at least half time).
	A U.S. citizen or permanent resident	Must be a U.S. citizen, national or eligible non-citizen.
	International students can apply with a U.S. citizen or permanent resident cosigner	
	Meet credit criteria established by Citibank	Basic screening for adverse credit and does not take income, assets or debt into consideration. Applicant must have no unresolved defaults on a Title IV education loan or grant.
Loan Limits	No minimum	No minimum
	Annual loan limit: Cost of education minus other financial aid	Annual loan limit: Cost of education minus other financial aid
	Aggregate lifetime limit: \$200,000	Aggregate lifetime limit: Up to the cost of education, less other aid received
Interest Rates	Variable, adjusted quarterly, and based on applicants' credit ratings: Prime Rate plus 0.00% or Prime Rate minus 0.50%	8.5% fixed
Fees	No Fees	3.00% Origination Fee paid to the Department of Education
Repayment	Up to 15 years	10 year standard term / 25 year extended term for loan balances greater than \$30,000
Options	Level and graduated repayment options are available	Income sensitive, Graduated and Extended repayment plans are available
	No prepayment penalty	No prepayment penalty
	Borrowers will receive a 0.50% interest rate reduction after 48 consecutive on time payments*	Borrowers receive a 1.25% interest rate reduction in Repayment*
	Borrowers will receive 0.25% interest rate reduction for direct debit E-Z pay service*	Borrowers will receive 0.50% interest rate reduction for direct debit E-Z pay service*
		Zero payments for the last six months*
Loan Deferment	Defer principal and interest while in school (subject to maximum limits) and up to nine months after you graduate or leave school.	No payments required while in school, six months after graduation, and during periods of bar study.
Forbearance	Forbearance available at repayment	Forbearance available at repayment

To apply please visit us at: www.studentloan.com

*The Zero Payments for the Last Six Months offer is valid for PLUS Loans serviced by Citibank with first disbursements on or after July 1, 2006. The borrower's minimum aggregate balance of Stafford and PLUS Loans at repayment must be \$4,500. Citibank will waive only the amounts due on the final 6 regularly scheduled payments based on the original repayment period (e.g. payments numbered 115 through 120 on a 10-year repayment period). Prepayments on a loan may affect the amount of the benefit. For example, prepayments may eliminate one or more of the regularly scheduled payments and thus reduce the number of monthly payments which Citibank would waive.

PLUS Interest Rate Reductions of up to 1.75% include a 1.25% interest rate reduction at repayment (does not apply during periods of deferment or forbearance), and an additional 0.50% interest rate reduction when a borrower enrolls in the E-Z Pay Program, an automatic payment program, and agrees to only receive electronic statements. This benefit only applies to PLUS Loans with a first disbursement after July 1, 2006.

Interest rate reductions and other benefits terminate upon loan delinquency or default. Borrowers must continue to make monthly payments by the scheduled payment due date to retain the applicable benefit. We reserve the right to modify or discontinue benefit programs at any time without notice. Any termination or modification of the program will not affect the terms of loans previously made.