

Source: www.studentlendinganalytics.com

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Lender	Starting Interest Rate Between (Min/Max)	Fees	Repayment Benefits	Co-signer Release	Payments Required While In-School
First Tech Credit Union Private Education Loan (800) 236-7991 24 hours, 7 days a week	6% to 7.5%	None	Auto payments: 0.25% IRR	48 payments	No
Discover Student Loans (877) 728-3030 M-Su 8am-12am ET	3.37% to 9.49%	None	Auto payments: 0.25% IRR 1% cash reward for GPA of 3.0	No	No
NASA Federal Credit Union Private Education Loan (800) 322-8816 24 hours, 7 days a week	Floor Rate of 6%	None	Auto payments: 0.25% IRR	48 payments	No
Citizens Bank Student Loan (800) 708-6684 M-F 8:30am-5pm ET	2.94% to 9.19%	None	Up to 0.50% interest rate discounts available	Available after 36 consecutive, on time payments. Subject to terms and conditions	No

Wells Fargo Collegiate Loan (800) 378-5528 M-F 8am-10pm CT	3.16% to 9.03%	None	- 0.25% interest rate reduction for previous Wells Fargo student loan or other qualifying account - 0.25% interest rate reduction for enrolling in automatic payments	24 payments	No
Sallie Mae Smart Option Student Loan (800) 695-3317 M-Th 8am-10pm; F 8am-7pm CT	2.50% to 9.59%	None	Auto payments: 0.25% IRR	12 months on-time payments following successful completion of education	No
SunTrust Custom Choice Loan	3.74% to 9.15%	None	Auto payments: Up to 0.50% IRR Graduation: 1% principal reduction	Available	No