

2006 – 2007 Alternative Loan Program Comparison Chart

	Access Group Inc. 800-282-1550 www.accessgroup.org			Citibank 800-745-5473 www.studentloan.com		Key Bank 800-539-5363 www.key.com/educate		AAMC MedLoan 800-858-5050 www.aamc.org/medloans	Sallie Mae 800-695-3317 www.salliemaeedloan.com
Loan Details	Medical Access	Dental Access	Health Access	CitiAssist Loan	CitiAssist Medical & Dental Loan	DEAL Loan	MedAchiever Loan	MedLoan	Signature Loan
Eligible Academic Program	Medical (MD)	Dentistry (DMD) and Graduate Dentistry	Dietetic Interns, Physician's Assistants and Graduate Nursing	Undergraduate and Graduate Level Programs	Medical (MD) & Dental (DMD)	Dentistry (DMD) and Graduate Dentistry	Medical (MD), Graduate Nursing, Physician's Assistant (MS), Public Health, Dietetic Intern	Medical (MD)	All Programs
Interest Rate	Excellent Credit: 3-month LIBOR rate + 2.75% Moderate, Good Credit: 3-month LIBOR rate + 3.95% Marginal Credit: 3-month LIBOR rate + 6.45%	Excellent Credit: 3-month LIBOR rate + 2.75% Moderate, Good Credit: 3-month LIBOR rate + 3.95% Marginal Credit: 3-month LIBOR rate + 6.45%	Excellent Credit: 3-month LIBOR rate + 2.75% Moderate, Good Credit: 3-month LIBOR rate + 3.95% Marginal Credit: 3-month LIBOR rate + 6.45%	Depending on applicant's credit: Beginning at Prime rate - 0.50% and up to 4%	Depending on applicant's credit: Beginning at Prime rate - 0.50% and up to 4%	3-month LIBOR rate added to a percentage per repayment plan: 10 years + 2.75% 15 years + 3.00% 25 years + 3.50%	3-month LIBOR rate added to a percentage per repayment plan: 10 years + 2.75% 15 years + 3.00% 25 years + 3.50%	Before repayment: Prime rate +0% In repayment: Prime +1.25%	Excellent Credit w/co-borrower: Prime + 0% Excellent Credit w/o co-borrower: Prime +1.5% Good Credit w/co-borrower: Prime + 2.5% Good Credit w/o co-borrower: Prime + 3% Fair Credit w/co-borrower: Prime +5.5% Fair Credit w/o co-borrower: Prime + 6.5%
Insurance Fees and/or Origination Fees	None	None	None	None	None	None	None	Repayment fee Only: 1.5%	Repayment fee only: Excellent Credit w/co-borrower: 0% Excellent Credit w/o co-borrower: 3% Good Credit w/co-borrower: 3% Good Credit w/o co-borrower: 3% Fair Credit w/co-borrower: 3% Fair Credit w/o co-borrower: 3%
Repayment Terms	Up to 57 months grace period including residency, 20 years to repay	9 month grace period, 20 years to repay	9 month grace period, 20 years to repay	6 month grace period, up to 12 years to repay for undergraduate, 15 for graduate	Up to 96 month grace period including residency, up to 20 years to repay	12 month grace period, 25 years to repay	9 month grace period, or to the end of residency, 25 years to repay	Repayment begins 3 years after graduation or 9 months after changing to less than ½ time status, 20 years to repay	6 month grace period, up to 25 years to repay

Current LIBOR (London Interbank Offered Rate) and Prime rates can be found on the web at www.bankrate.com/brm/ratehm.asp . On the date of this Printing, July 6, 2006, the 3-month LIBOR rate is 5.48% and the Prime rate is 8.25%. Fourth year Medical and Dental students can borrow Residency, Relocation and Board Exam Loans with any of the above lenders. Please check the lenders' websites for details.

This document is available online at <http://www.ohsu.edu/finaid/0607altloanchart.pdf>.