

Lender List – Federal and Private Loans

UIW has chosen to continue to offer a list of lenders that have been reviewed for you to choose from. **You are NOT limited to this list, and may choose any lender, through any guarantor.** We have a process to evaluate lenders on a yearly basis through a Request for Information (RFI). We will review lenders based on the following characteristics, and will only post lenders to our list who meet our minimum requirements for excellence in the following areas:

- Customer service to the student (processing speed, accessibility, problem resolution, etc.)
- Borrower benefits* (repayment incentives, etc.) (*Update: Most lenders have discontinued any borrower benefits beyond interest rate reductions for auto-debit payments.)
- Counseling and Default Management activities
- Customer service to the Financial Aid Office (processing speed, availability for problem resolution, etc.)

The Request for Information (RFI) may be accessed at this link, to be filled out by a lender, or for you to see what we are asking of the lenders to determine their quality ([Download the RFI](#)).

The lenders below have been evaluated for the 2008-2009 school year and will be re-evaluated for the 2009-2010 school year.

You may click directly on the lender’s name to access their web page. We strongly suggest you research your lender before you make a choice.

When you have made a lender choice, complete your loan selection through TG’s Loans by Web process at <https://lbw.tgslc.org>. You may wish to write down the lender ID you want to use for reference.

For private loans, you will apply directly through the lender of your choice at the web sites referenced below. You should limit the number of your private loan applications – research your options carefully first, and then choose one or two loans to apply for.

Lender Name	Lender ID	Servicer	Affiliations	Loans may be sold to:	Lender guarantees transfer of benefits if loans sold:	Stafford Loans	Parent PLUS Loans	Graduate PLUS Loans	Private (Alternative) Loans
Access Group	808851	AccessGroup (Federal Loans), American Education Services (Private Loans)	None	NA	NA	0.25% interest rate reduction for auto-debit payments	0.25% interest rate reduction for auto-debit payments	0.25% interest rate reduction for auto-debit payments	AccessGroup Alternative loan (through Campus Door) Research Here: http://www.accessgroup.org/student-loans/private-loan-programs.htm
Bank of America	832733	ACS	None	NA	NA	Benefits: 0.25% interest rate reduction for Bank of America checking or savings account customers	Benefits: 0.25% interest rate reduction for Bank of America checking or savings account customers	Benefits: 0.25% interest rate reduction for Bank of America checking or savings account customers	Not offered

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Chase	803000	Chase	None	NA	NA	Benefits: Not reported	Benefits: Not reported	Benefits: Not reported	Chase Select School-Certified Education Loan Research Here: http://www.chaseselectloans.com/
Citibank	826878	Citibank	None	NA	Yes	0.25% interest rate reduction for auto-debit payments through Citibank's auto-debit program and agree to receive only electronic statements. 0.50% automatic interest rate reduction at repayment (on-time payments required). Benefit can be recovered once lost by making 24 consecutive on-time payments.	0.25% interest rate reduction for auto-debit payments through Citibank's auto-debit program and agree to receive only electronic statements. 0.50% automatic interest rate reduction at repayment (on-time payments required). Benefit can be recovered once lost by making 24 consecutive on-time payments.	0.25% interest rate reduction for auto-debit payments through Citibank's auto-debit program and agree to receive only electronic statements. 0.50% automatic interest rate reduction at repayment (on-time payments required). Benefit can be recovered once lost by making 24 consecutive on-time payments.	CitiAssist Alternative Loan Research Here: https://www.studentloan.com/findstudentloan/citiasistundergraduateloan.htm
Compass Bank	828078	NTHEA/ HESC	Texas State Bank, Laredo National Bank	NTHEA	Yes	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	Not reported

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EdAmerica	831453	EdFinancial	None	EdSouth	Yes	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	EdAmerica Private loan Research Here: http://www.edamerica.net/applyforstudentloan/loansforundergraduates/privateloanoptions/
Franklin Bank	821359	CoStep	None	CoStep/ST HEA	Yes	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	Franklin Bank Private loan through Campus Door Research Here: http://www.campusdoor.com/main/loanproducts.aspx?action=qualify
KeyBank	813760	Great Lakes	None	NA	NA	Benefits: None	Benefits: None	Benefits: None	Key Alternative Loans Research Here: https://www.key.com/html/H-1.32.b1.html
Nellie Mae	802218	Sallie Mae	Sallie Mae	Not reported	Not reported	Benefits: Not reported	Benefits: Not reported	Benefits: Not reported	Sallie Mae Signature Loan Research Here: http://www.salliemae.com/get_student_loan/find_student_loan/undergrad_student_loan/private_student_loans/signature/
Nelnet	833669	Nelnet	Chela, HACU Education Loan Program, ASAP Union Bank & Trust Company, CollEDGE	Not applicable, unless sold to Dept of Education	Yes	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	0.25% Interest Rate Reduction for auto-debit payments.	Nelnet Academic Loan Not Offered
PNC Bank	809921	ACS	None	No plans to sell loans this year, but typically sold to Brazos.	Yes	0.25% Interest Rate Reduction for auto-debit payments.	0.70% Interest Rate Reduction for auto-debit payments.	0.70% Interest Rate Reduction for auto-debit payments.	PNC Solutions Loans Research Here: http://www.eduloans.pncbank.com/programs/solution/solutionmain.htm

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Regions Bank	810612	Sallie Mae	None	NA	NA	Benefits: 0.25% Interest Rate Reduction for auto-debit payments.	Benefits: 0.25% Interest Rate Reduction for auto-debit payments.	Benefits: 0.25% Interest Rate Reduction for auto-debit payments.	Regions Private Loan Research Here: http://www.regions.com/personal_banking/alternative_education_loans.rf
Sallie Mae Education Trust	802218	Sallie Mae	Sallie Mae	Not reported	Not reported	Not reported	Not reported	Not reported	Sallie Mae Signature Loan Research Here: http://www.salliemae.com/get_student_loan/find_student_loan/undergrad_student_loan/private_student_loans/signature/
San Antonio Federal Credit Union	820682	Nelnet	None	NA	NA	Not offered at this time	Not offered at this time	Not offered at this time	Credit Union Student Choice Research Here: http://sacu.studentchoice.org/page.php?page=85
Security Service FCU	819590	Sallie Mae	None	Not reported	Not reported	Benefits: None	Benefits: None	Benefits: None	Not offered
Texas Higher Education Coordinating Board	812089	NA	NA	NA	NA				College Access Loan Research Here: http://www.hhloans.com NOTE: UIW receives a limited allocation each year. Not every approved loan will be able to be certified.
Wachovia Education Finance	830005	ACS	None	Not reported	Not reported	Not reported	Not reported	Not reported	Wachovia Private Education Loan (Graduate Students Only) http://www.wachovia.com/personal/page/0,,325_496_12955_1300.00.html
Wells Fargo	807176	Wells Fargo	None	NA	NA	Offered: Yes Benefits: None	Offered: Yes Benefits: None	Offered: Yes Benefits: None	Wells Fargo Collegiate Loan Research Here: https://www.wellsfargo.com/student/undergrad/collegiate/