



(807176) Wells Fargo is a full-service bank and one of the nation's leading student loan lenders, with more than 30 years' experience in education financing. Wells Fargo does not sell its loans, providing life-of-loan-servicing from origination through repayment. With combined billing for federal and most alternative loans, loan consolidation programs, and a wide variety of student banking services, Wells Fargo can meet the needs of students through all stages of life. Federal loans are the best place to start since they have such a low interest rate. Additional funds may be granted through a Wells Fargo alternative loan.

Stafford Loans

Starting April 1, 2006, **Wells Fargo is offering Stafford Loans with 0% origination fee.** You'll have 3% more cash immediately available for school expenses—up front, when you need it the most. Wells Fargo also offers some of the industry's most generous repayment incentives for Stafford Loans:

- ⊙ A 2.0% interest rate reduction after you make the first 36 consecutive monthly payments on time and use our convenient electronic billing feature (effective for loans disbursed on or after April 1, 2006)
- ⊙ A 0.25% interest rate reduction when you make automatic payments from a checking or savings account and use our convenient electronic billing feature (effective for loans disbursed on or after April 1, 2006)

Plus Loans

- ⊙ Postponement (forbearance) of payments for up to four years while your student is in school (parent must request forbearance annually)
- ⊙ A 1.5% interest rate reduction after you make the first 36 consecutive monthly payments on time and use our convenient electronic billing feature (effective for loans disbursed on or after April 1, 2006)
- ⊙ A 0.25% interest rate reduction when you make automatic payments from a checking or savings account and use our convenient electronic billing feature (effective for loans disbursed on or after April 1, 2006)



Consolidation allows eligible borrowers to combine federal education loans into a **new guaranteed loan with a fixed interest rate.** The borrower can consolidate one loan or a combination of some or all eligible educational loans.

Consolidation loans, however, are not for everyone. Before choosing loan consolidation, review all your options and decide what is best for your financial situation.

BENEFITS

* Savings of a **1% interest rate reduction** after 36 on-time payments.

Example*

- \$10,000.00 (15 years @ 3.375%) - Savings of \$ 645
- \$20,000.00 (20 years @ 3.375%) - Savings of \$2,129
- \$40,000.00 (25 years @ 3.375%) - Savings of \$6,226

BENEFITS

* Save even more by signing up for electronic payment and receive a **one-quarter of one-percent (.25%) interest rate reduction.**

Example*

- \$10,000.00 (15 years @ 3.375%) - Savings of \$ 277
- \$20,000.00 (20 years @ 3.375%) - Savings of \$ 836
- \$40,000.00 (25 years @ 3.375%) - Savings of \$2,359

* These are estimated savings only. Interest rate shown is based on consolidation of Stafford loans at the current federal interest rate in effect through June 2005.

BENEFITS Plus

- No application fee
- No Credit Checks

Repayment plans with flexible terms

One Lender - One payment

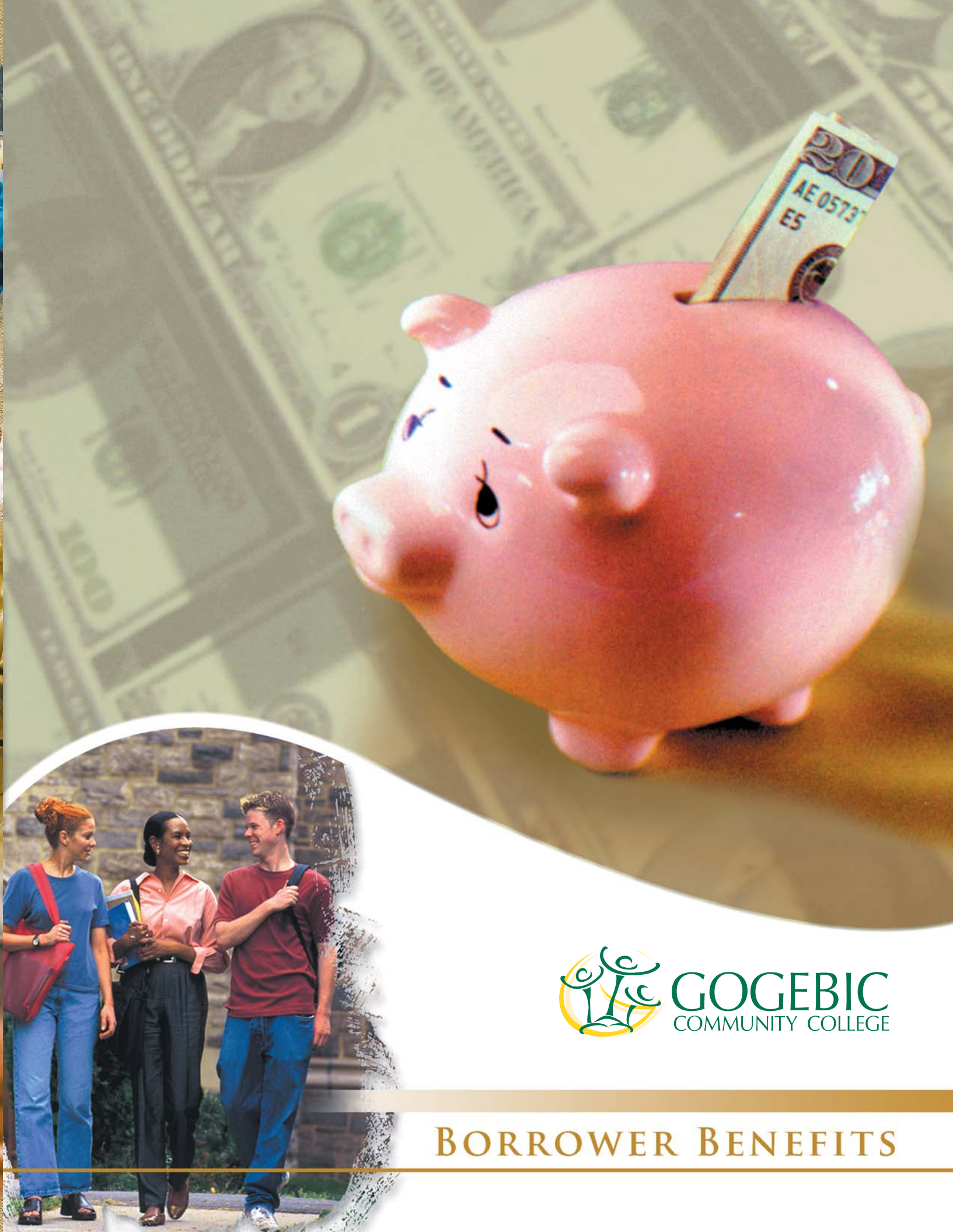
No prepayment penalty

The Michigan Higher Education Student Loan Authority reserves the right to revise or discontinue offering the Michigan Advantage Consolidation Loan incentive at any time.

Michigan Students First

If you choose to consolidate loans with a Michigan Students First benefit, you will lose the following benefits:

- ⊙ **3% rebate of origination fee**
 - **Note:** This benefit is only forfeited if you consolidate your loan(s) before they are sold to the Michigan Higher Education Student Loan Authority (MHESLA)
- ⊙ **0% interest rate eligibility after your first 36 on-time payments**



BORROWER BENEFITS



Associated Bank (830492)

Borrower Benefits: At Associated Bank, we believe a good payment record deserves recognition. With our "Borrower Benefits", you have opportunities to save on your Stafford (subsidized and unsubsidized) and PLUS Loans.

Who is eligible to save?

Students with either Stafford or PLUS Loans automatically qualify for the "Borrower Benefits". You must have a first disbursement date of January 1, 2005 or later.

How can I save on my Stafford Loans?

- ⊙ **Automatic Payment**
Borrowers receive an immediate 0.25% interest rate reduction for payments deducted electronically from an Associated Bank account.
- ⊙ **Rebate**
Stafford Loan borrowers receive a credit of borrower paid origination fees, minus \$250, after 24 consecutive on-time monthly payments.
- ⊙ **Rates**
Borrowers receive a 2% interest rate reduction on Stafford Loans after 48 consecutive on-time monthly payments.

What is considered an "on-time" payment?

An "on-time" payment is defined as a payment which is received no earlier than 5 days prior or 10 days after your scheduled due date.

How can I save on my PLUS Loan?

- ⊙ **Automatic Payment**
Borrowers receive an immediate 0.25% interest rate reduction for payments deducted electronically from an Associated Bank account.
- ⊙ **Rebate**
PLUS borrowers receive a credit of borrower paid origination fees, minus \$250, after 24 consecutive on-time monthly payments.
- ⊙ **Rates**
Borrowers receive a 2% interest rate reduction on PLUS Loans after 48 consecutive on-time monthly payments.

National City® (808888)

and  **LaSalle Bank** (824289)
ABN AMRO

participate in the Michigan Students First program.

The MSF benefits are as follows:

Michigan Students First (for loans disbursed on or after January 1, 2003):

Through Michigan Students First you can lower the cost of your Stafford and PLUS student loans with:

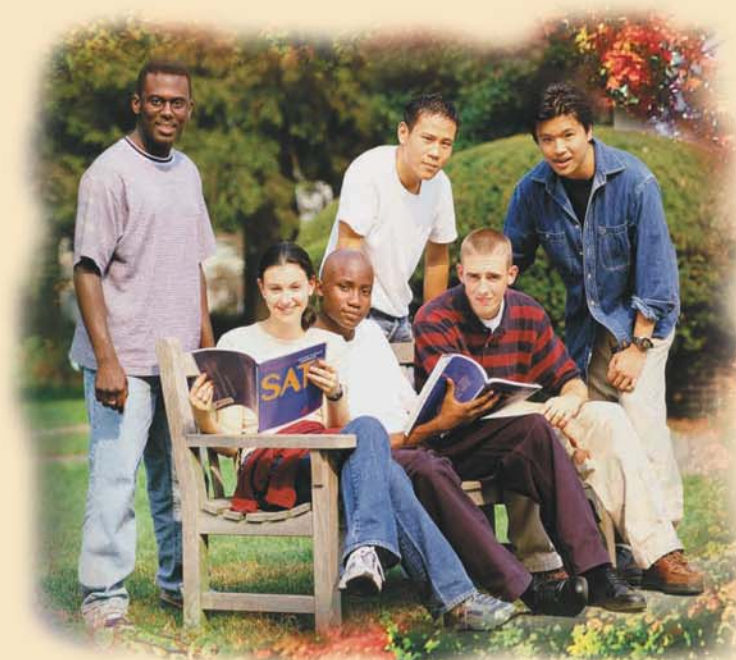
- ⊙ **Reimbursement of Origination Fee**
- ⊙ **Zero Percent (0%) Interest Rate**



Your eligible loans will automatically be credited with an amount equal to the three percent (3%) federal origination fee after the loans have been fully disbursed. At that time, you will be notified of your participation in the Michigan Students First program.

Make 36 months of payments on time. After the 36th on-time payment, the interest rate on your loan will be reduced to zero percent (0%). That's right — ZERO!

The zero percent interest rate will continue as long as your loan remains current. You can keep your loan current by making on-time payments, or if eligible, by deferment and/or forbearance.



usbank (821654)

Our discounts equal your savings

At U.S. Bank, we think a proven track record deserves extra credit. That's why we're offering you these special reductions for your Stafford and PLUS loans.

We're committed to helping you fund your college education

Low cost, easy access to financing can help.

- ⊙ **U.S. Bank makes it easy with our Federal Stafford (for students) and PLUS (for parents) loans.**
- ⊙ **Application is easy. Approval is fast. And monthly payments are made manageable with affordable repayment options. Plus the interest you pay may be tax deductible.***
- ⊙ **Count on fast applications and helpful loan counseling. Our knowledgeable student loan specialist will answer any questions you might have regarding college financing and education loans.**

* Contact your tax advisor regarding the deductibility of interest.

Stafford Loan Discounts

.25%^a Autopay Reduction

To help you make on-time payments, sign-up for automatic payment from your checking or savings and you'll receive a .25% interest rate reduction.

Origination Fee Reduction

Make 24 consecutive monthly on-time payments and we'll refund your origination fees minus \$250. (The origination fee is generally 3% of your original loan amount.)

2% Rate Reduction

Make 48 consecutive monthly on-time payments and we'll reduce the interest rate on your remaining balance by 2%.

PLUS Loan Discounts

.25% Interest Rate Discount

Automatically receive a .25% discount on the interest rate of any PLUS loan made on or after July 1, 2000.

.25% Autopay Discount

Receive an additional .25% discount by requesting automatic payment at anytime during the repayment period.

Interest Only Payments

If you prefer a break on your monthly payments, you can simply call your U.S. Bank servicer and request forbearance with interest only payments.