Fordham University Preferred Lender List  
(listed in alphabetical order)

<table>
<thead>
<tr>
<th>Bank of America</th>
<th>Citibank</th>
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</thead>
<tbody>
<tr>
<td>Lender Code: 824421</td>
<td>Lender Code: 826878</td>
</tr>
<tr>
<td>800-344-8382</td>
<td>800-967-2400</td>
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Fordham University strongly believes in presenting our students with a choice of lenders. Due to the current financial climate, two of our PLUS preferred lenders have recently suspended originating federal student loans. We are currently analyzing a group of lenders and will add a lender(s) who we feel provides the best loan options to our PLUS preferred lender list.

**Selection of Preferred Lenders**

Fordham is committed to offering a variety of options to help students and their families meet their college expenses. As a service, Fordham has done the research necessary to identify several reputable lenders that provide among the best rates, service and convenience for our students. Fordham will certify a loan with ANY lender you choose. Students are not required to use any of the lenders on our list and will suffer no penalty for choosing a lender that is not. Fordham receives no incentive or financial benefit from any lender whether or not they are designated as preferred.

Annually lenders are evaluated on the criteria listed below. Product, services and processes play an equal role in our evaluation. Fordham requests extensive and detailed information from lenders and also uses a report card to assess lender performance. To be selected as a preferred lender, the financial institution must provide the following to Fordham students:

- A competitive set of products and rates with no hidden fees.
- Interest is added to the principal of the loan only once at repayment.
- Assurance that all advertised benefits will continue for the borrower even if the lender sells the loan to another financial institution. (As of this printing, these lenders have confirmed that loans processed through the lender codes listed herein will not be sold to another unaffiliated lending institution).
- Excellent service and toll free customer service numbers.
- Quick response to the needs of Fordham students.
- Direct contact to lender representatives to quickly resolve loan issues.
- Full electronic processing of loans including electronic transfer of funds.

We are also sharing the following information: In an effort to meet the needs of our students, Citibank makes loans available to a select group of Fordham students who typically would not otherwise qualify for loans. Guidelines for eligibility for this loan have been pre-determined by Fordham University and Citibank.

**About Interest Rates and Fees**

The interest rate for the Federal PLUS Loan is fixed at 8.5% by the federal government regardless of which lender you choose.

Be aware that when a lender refers to rates ‘as low as X.X%’, they are referring to the lowest rate you might receive if you attain all borrower benefits. Only 3% - 20% of Fordham borrowers receive and retain “behavior based borrower benefits”, such as reductions for paying with auto debit or making on time payments.

Revised: 04/04/08