

## Trinity Valley Community College 2009-2010 Preferred Lender List

TVCC has compiled a lender list based on borrower benefits, customer service, default initiatives, and loan servicing. In providing this list, TVCC affirms the following:

- \* TVCC has not and does not accept payments, gifts, or benefits from lenders in exchange for being on the lender list.
- \* TVCC does not participate in any revenue sharing agreements, opportunity loan pools, or does not accept financial benefits from lenders in exchange for being on the lender list.
- \* Each lender on the list will provide the same benefits to all students at the school.
- \* Students and families are encouraged to do their own investigation into the lender with whom they will have a long-standing arrangement to make informed decisions.

TVCC will not impede families and student in choosing any lender whether they are on the school's lender list or not. Borrowers are not required to use any of the lenders on the lender list. TVCC will promptly certify any loan from any lender selected by the borrower.

TVCC encourages students to use all federal loan options before borrowing private educational loans because federal loan terms are more favorable for eligible students. TVCC does not certify any private educational loans. Students are encouraged to borrow only what is needed to persist and succeed in their studies and not what they could spend.

TVCC reminds all students that all loans must be repaid.

Lender	Lender Code	Loan Servicer	Borrower Repayment Incentives/Benefits
<b>Edamerica</b> 800-377-1009 <a href="http://www.edamerica.net">www.edamerica.net</a>	831453	<b>Edfinancial Services</b> <a href="http://www.edfinancial.com">www.edfinancial.com</a>	<ul style="list-style-type: none"> <li>* 0 - 1 % Default Fee based on guarantor</li> <li>* 0.25% Interest Rate Reduction for Auto-debit</li> <li>* 24/7 online account maintenance</li> <li>* Benefits guaranteed for the life of the loan</li> </ul>
<b>Nelnet Academic Loans</b> 888-486-4722	833669	<b>Nelnet</b> 888-486-4722 <a href="http://www.nelnet.com">www.nelnet.com</a>	<ul style="list-style-type: none"> <li>* 0.25% Interest rate reduction for auto debit</li> <li>* 24/7 Online Account Access at <a href="http://www.nelnet.com">www.nelnet.com</a></li> <li>* Toll-free access to Nelnet Advisors 877-804-3603</li> </ul>
<b>Herring Bank</b> 888-687-9753	810895	<b>PPSLC</b> 800-736-5727 <a href="http://www.ppslc.com">www.ppslc.com</a> & US Dept of Ed 800-508-1378	
<b>Colonial Savings</b> 800-366-4372	830400	<b>HESC</b> <a href="http://www.nthea.com">www.nthea.com</a>	<ul style="list-style-type: none"> <li>* 0.25% Interest rate reduction for auto debit</li> </ul>
<b>Discover Student Loans</b> 877-728-3030	831312	<b>Great Lakes</b> 888-686-6919 <a href="http://www.glhecc.org">www.glhecc.org</a>	<ul style="list-style-type: none"> <li>* 0% Origination Fee</li> <li>* 0% Default/Guarantor fee</li> <li>* 0.25% Interest rate reduction for auto debit</li> </ul>