

CitiAssist® Health Professions Loan



The CitiAssist Health Professions Loan is the perfect solution to fill the gap where federal aid falls short of your entire need for education funding. It helps to keep your borrowing costs down with no fees, low rates and easy repayment terms*. It is available for professional students in the fields of Allopathy, Osteopathy, Dentistry, Optometry, Podiatry, Pharmacy and Veterinary medicine. The CitiAssist Health Professions Loan has flexible credit guidelines and is available to professional health students without requiring a co-signer.

Loan Features

Designed with Health Professional Students in mind, the CitiAssist Health Professions Loan is loaded with features to help you...

1) Keep Borrowing Costs Down: with rates as low as 7.75% (7.01% APR)* CitiAssist Loans have flexible credit guidelines that can help you get approved at the best possible rates. Credit histories for you and any co-signer may be used as a factor in determining your eligibility for a loan. The interest rate charged is a reflection of the credit score of the applicant and a co-signer, if any.

No Fees!

Other lenders may charge up to 9% in additional fees - with Citibank there are absolutely no fees for origination, guarantee or repayment. You receive the full amount of your loan to put toward your education. No fees also means that you don't incur any additional interest throughout the repayment term, costing you a lot less over the life of the loan!

2) Get additional interest rate reductions up to 0.75%: Qualify for a 0.25% interest rate reduction with Citibank E-Z pay when your payments are automatically withdrawn from a bank account and you receive electronic statements only, and get an additional 0.50% interest rate reduction after you make your first 48 consecutive monthly payments on time

Realize substantial savings on the total cost of your education

Citibank Savings with Zero Fee Loans for Health Students

Loan Product	Average Borrowing for Health Students	Zero Fee Savings with Citibank	Auto-debit Savings	On-Time Payment Savings	Total Savings
CitiAssist Health Loan	\$20,000	\$3,346	\$1,252	\$3,600	\$8,197

This savings chart is for illustrative purposes only since the example may not represent actual terms. The chart is intended to show the total savings that could be achieved, assuming a borrower takes advantage of all available benefits and assuming the Stafford Loan has a constant 8.25% interest rate with a 300-month repayment term and the CitiAssist Loans have a constant 7.75% interest rate with a 300-month repayment term. The 3.00% origination fee that is typically charged for Federal Stafford Loans is paid by Citibank, N.A. and is not paid by the borrower. A minimum monthly payment of \$50 is required. A 1.00% Federal Default Fee is typically deducted from the loan proceeds or may be paid by Citibank, N.A. or the guarantor on the borrower's behalf. Actual terms may vary.

3) Get Approved Faster: Receive a credit response in 3 minutes or less when you apply online.

4) Borrow What You Need: With no annual limits you can borrow up to the cost of education less financial aid received. **There is an aggregate limit of \$275,000.00 for UMHS students borrowing from the CitiAssist Health Professions Loan program.**

5) Save Time: After you are approved for a loan, our CitiAssist Master Promissory Note (MPN) supports a shortened application process for future loan requests. Apply online and we will process your new loan request using the signatures we have on file for you and your co-signer.

6) Pay Back In Comfort: Benefit from a repayment term up to 25 years, with a 9-month grace period. There are no payments required while in school for up to 4 years and for an additional 5 years while in residency. If you choose not to pay interest while you are in school, the interest will be capitalized (added to the principal) when your loan enters repayment. Note that there are no prepayment penalties.

7) Need Additional Help? While in repayment, you also have the option to lower your monthly payments by making interest only payments for 24 or 48 months.

8) Apply with a Co-signer if Needed: As a Health Professional student, you are not required to meet minimum income requirements or provide a co-signer when you have a positive credit history. However, you may also qualify for a loan with a co-signer, and this may help you reduce your interest rate.

9) Stay Out of the Shuffle: We are both the lender and servicer for private loans that we originate, and we are committed to providing you with exceptional service.

Eligibility Guidelines:

- Be enrolled or planning to attend an approved graduate health program at an accredited, approved college or university in the U.S.
- If the loan you are requesting is for a previous academic period, the loan period must have ended less than 12 months in the past.
- If you have a positive credit history, you do not need to apply with a co-signer.
- If applicable, your co-signer must be a U.S. citizen or permanent resident with a mailing address based in the U.S. and have a valid Social Security Number.
- If you're an international student at least 18 years of age, you must have a co-signer who is a U.S. citizen or permanent resident with a valid Social Security Number.

Your school will be asked to certify the amount for which you are eligible, so the final approved loan amount could be less than the amount that you request.

How to Apply:

Apply and Sign Online and receive a credit response in 3 minutes or less!

*Terms and Conditions

As of Friday, August 31, 2007, the published Prime Rate was 8.25%. Interest rates may vary and are indexed to the Prime Rate as published in *The Wall Street Journal*. The **APR** will increase if the Prime Rate increases and would result in higher monthly payments, an increase in the number of scheduled payments, or both.

For **CitiAssist Loans**, the interest rate charged is based on the applicants' credit score. A variable interest rate as low as Prime minus 0.50% is available for applications received after April 1, 2006. Interest rate reductions of up to 0.75% include a 0.50% interest rate reduction when the first 48 consecutive monthly payments are made on time and a 0.25% interest rate reduction when payments are automatically withdrawn from a bank account and the borrower receives electronic statements only. Co-signers may be released from a loan if the borrower has made the first 48 consecutive monthly payments on time, is creditworthy and is a U.S. citizen or permanent resident at the time the release is requested.

Interest rate reductions and other benefits terminate upon loan delinquency or default. Borrowers must continue to make monthly payments by the scheduled payment due date to retain the applicable benefit. We reserve the right to modify or discontinue benefit programs at any time without notice. Any termination or modification of the program will not affect the terms of loans previously made.

Borrowers may apply online at any time. The three-minute credit response is for applications submitted Monday to Friday from 8:00 a.m. to 11:00 p.m. Eastern Time. Additional documentation and data verification may be requested for final loan approval. Visit studentloan.com for other terms and conditions that may apply.