

Federal Loan Interest Rates

from SunTrust Bank

Interest rates on Stafford, PLUS, and Grad PLUS loans for the 2009-2010 school year are listed below. All loans disbursed on or after July 1, 2006, have fixed rates. Loans disbursed prior to July 1, 2006, continue to have variable rates that change annually on July 1.

Federal Stafford Loans

| Interest Rate | Loan Type & Status | Disbursement Period |
|-------------------------------|--|--------------------------------------|
| 5.60% fixed rate | New Subsidized Stafford Loans for Undergraduate Students | Disbursed on or after July 1, 2009 |
| 6.00% fixed rate | Existing Subsidized Stafford Loans for Undergraduate Students | Disbursed July 1, 2008-June 30, 2009 |
| 6.80% fixed rate | New and Existing Subsidized Stafford Loans for Graduate Students | Disbursed on or after July 1, 2006 |
| | New and Existing Unsubsidized Stafford Loans for Undergraduate and Graduate Students | Disbursed on or after July 1, 2006 |
| 1.88% variable rate | Existing Stafford Loans with In-School, In-Grace or In-Deferment Statuses | Disbursed July 1, 1998-June 30, 2006 |
| 2.48% variable rate | Existing Stafford Loans In Repayment | Disbursed July 1, 1998-June 30, 2006 |

Federal PLUS and GradPLUS Loans

| Interest Rate | Loan Type & Status | Disbursement Period |
|-------------------------------|-----------------------------|--------------------------------------|
| 8.50% fixed rate | New and Existing PLUS Loans | Disbursed on or after July 1, 2006 |
| 3.28% variable rate | Existing PLUS Loans | Disbursed July 1, 1998-June 30, 2006 |

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Due to default and origination fees, actual annual percentage rates (APRs) will exceed the above interest rates. Certain restrictions and limitations may apply. SunTrust Bank reserves the right to change or discontinue these programs without notice. All loan programs may not be available in certain jurisdictions.

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