

## 2019-20 Chowan University Private Loan List of Preferred Lenders

As a borrower, you have the right to select the lender of your choice regardless of the lenders referenced on this sheet. You may go directly to Chowan University's lender comparison site at [www.elmselect.com](http://www.elmselect.com), where you may research these and other lenders independently to find the lender that would best fit your needs. Borrower Benefits are subject to change solely at the discretion of the lender. Lenders listed here are in alphabetical order. **Please note that students are required to complete the "Self Certification Form" provided by the lender before any disbursements are to be made to the school. Forms may be found online at**

	Citizens One	College Avenue	Discover	NC Assist	PNC Solutions	Sallie Mae Smart Option	Wells Fargo Collegiate
<b>\$1000 Minimum Loan</b>	✓	✓	✓	✓	✓	✓	✓
<b>No SAP Requirement</b>	✓				✓	✓	✓
<b>Available for Prior Balances*</b>	✓	✓		✓	✓	✓	✓
<b>\$0 Origination/ Repayment Fees</b>	✓	✓	✓	✓	✓	✓	✓
<b>International Students Can Apply*</b>	✓		✓			✓	✓
<b>Cosigner Release Option*</b>	✓	✓			✓	✓	✓
<b>Fixed Rate Loans</b>	✓	✓	✓	✓	✓	✓	✓
<b>Variable Rate Loans</b>	✓	✓	✓		✓	✓	✓
<b>Additional Loan Available to Parents</b>	✓	✓		✓		✓	✓

\*See Lender for more details (exclusions may apply).