



Learning.

Living.

## UNDERGRADUATE

Citi has the financial products to help you with the cost of going to college!

### Federal Stafford Loans<sup>1</sup>

Apply for a Stafford Loan first because rates are fixed and repayment options are flexible.

- **0.25%** interest rate reduction when you enroll in our auto-debit payment program
- No payments while in school

### Graduate and Parent Federal PLUS Loans<sup>1</sup>

A fixed interest rate loan with minimal credit requirements to help pay for a college education.

- **0.25%** interest rate reduction when you enroll in our auto-debit payment program
- No payments while in school (check for eligibility criteria)

### Private CitiAssist<sup>®</sup> Loans<sup>2</sup>

CitiAssist private educational loans feature competitive variable rates that make up the difference between your educational needs and any current financial aid.

- No payments while in school
- Competitive interest rates
- Fees as low as **0.00%**
- Additional **0.75%** interest rate reduction when taking advantage of repayment and our auto-debit payment program
- Simple, secure online application with e-signature capabilities

For more information, speak to your Financial Aid Officer or call Citi at **1.800.STUDENT**.



<sup>1</sup> Our auto-debit payment program provides an interest rate reduction during repayment when a borrower enrolls in the program and agrees to receive only electronic statements. This interest rate reduction will automatically terminate if payment is returned for insufficient funds. All borrower benefits including these offers terminate upon loan delinquency, default, and consolidation. Interest rate reductions do not apply during periods of deferment or forbearance. To avoid late fees and retain borrower benefits you must make and have your payments posted to your account no later than the scheduled due date.

<sup>2</sup> For CitiAssist Loans, the interest rate and fees charged are based on the applicants' credit scores. Interest rate reductions of up to 0.75% include a 0.50% interest rate reduction when the first 48 consecutive monthly payments are posted to your account by the due date and a 0.25% interest rate reduction when a borrower enrolls in our auto-debit payment program and agrees to only receive electronic statements. Co-signers may be released from a loan if the borrower has made the first 24 consecutive monthly payments by the due date, is creditworthy and is a U.S. citizen or permanent resident at the time the release is requested. To retain the borrower benefits and avoid late fees you must make and have your payments posted to your account no later than the scheduled due date. Any payment posted after the due date will result in the termination of such benefit. Interest rate reductions do not apply during periods of deferment and/or forbearance and automatically terminate for payments returned for insufficient funds, or upon loan delinquency or default. Additional documentation and data verification may be requested for final loan approval. Borrowers may apply online at any time. The three-minute credit response is for applications submitted Monday to Friday from 7:00 a.m. to 11:00 p.m. E.T.

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. Specific terms and conditions apply, call us at 1-800-STUDENT.

Federal Loans are originated and held by Citibank, N.A. as trustee for The Student Loan Corporation. Private student loans are originated by Citibank, N.A. and assigned to The Student Loan Corporation.