

SIGNATURE STUDENT LOAN[®]

Academic Year 2008 – 2009

Signature Student Loan Rates, Effective October 27, 2008¹

- London Interbank Offered Rate (LIBOR)
 - **One eligible individual:** 1-Month LIBOR + 6.75% to 1-Month LIBOR + 14%¹
 - **Two eligible individuals:** 1-Month LIBOR + 6.75% to 1-Month LIBOR + 14%¹
- 0% to 6% disbursement and repayment fees

Advantages for Your Students & Families

- No minimum income requirement
- Applying with a creditworthy cosigner may help applicant qualify
- Cosigner release option available after the first 24 consecutive on-time payments of principal and interest²
- No payments required while borrower is in school or in the grace period³
- Six-month grace period on the Signature Student Loan³
- Combined billing for borrowers with multiple Sallie Mae-serviced student loans
- 24/7 online account management
- Sallie Mae's Upromise Loan LinkSM service can help students and families pay down student loans⁴

An Advantage for Your School

- International students are eligible with a cosigner (must be a U.S. citizen or permanent resident) and applicable CIS documents

For more information, please contact your Sallie Mae[®] account executive or visit SallieMae.com.

¹ Signature Student Loan information applies to loans made in connection with attendance at a for-profit institution or a two-year public institution. Pricing is effective for loans school certified on or after October 27, 2008 and is subject to change.

² Creditworthy borrowers may request a cosigner release after making the first 24 scheduled, on-time payments of principal and interest. The borrower's account must remain current until the request for release is processed. Borrower credit qualification applies. Borrower must be a U.S. citizen or permanent resident at the time the cosigner release request is processed.

³ Deferring payments while in school and during the grace period will increase the overall loan costs. Unpaid interest that accrues while in school and in the grace period will be capitalized (i.e., added to the loan amount) at repayment.

⁴ To view whether or not a student loan is eligible to participate in the Upromise Loan Link program, please visit www.upromise.com/loanlink. Access to Upromise[®] is not limited to Sallie Mae loan customers.

The Signature Student Loan is funded by Sallie Mae Bank[®] or a Sallie Mae lender partner.

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