

July '06-June '12 Fixed Rates

| | Fixed Rate Loans | | | | |
|------------------|---|------------------------------------|--------------------------|------|-------|
| Date | Subsidized Stafford Undergraduate | Subsidized Stafford Graduate | Unsubsidized Stafford | PLUS | |
| 7/1/11 - 6/30/12 | 3.4% | 6.8% | | 7.9% | DL |
| 7/1/10 - 6/30/11 | 4.5% | 6.8% | | | |
| 7/1/09 - 6/30/10 | 5.6% | 6.8% | | 8.5% | FFELP |
| 7/1/08 - 6/30/09 | 6.0% | 6.8% | | | |
| 7/1/07 - 6/30/08 | 6.8% | | | | |
| 7/1/06 - 6/30/07 | 6.8% | | | | |

All loans made on or after July 1, 2010 are Direct Loans (DL). The Federal Family Education Loan Program (FFELP) ended on June 30, 2010.

July '00-June '12 Var. Rates

| Variable Rate Loans disbursed before 6/30/06 | | | |
|--|---|--------------------------------------|--------------|
| Date | Federal Stafford <i>in-school, grace & deferment</i> | Federal Stafford <i>repayment</i> | Federal PLUS |
| 7/1/11 - 6/30/12 | 1.76% | 2.36% | 3.16% |
| 7/1/10 - 6/30/11 | 1.87% | 2.47% | 3.27% |
| 7/1/09 - 6/30/10 | 1.88% | 2.48% | 3.28% |
| 7/1/08 - 6/30/09 | 3.61% | 4.21% | 5.01% |
| 7/1/07 - 6/30/08 | 3.61% | 4.21% | 5.01% |
| 7/1/06 - 6/30/07 | 6.54% | 7.14% | 7.94% |
| 7/1/05 - 6/30/06 | 4.70% | 5.30% | 6.10% |
| 7/1/04 - 6/30/05 | 2.77% | 3.37% | 4.17% |
| 7/1/03 - 6/30/04 | 2.82% | 3.42% | 4.22% |
| 7/1/02 - 6/30/03 | 3.46% | 4.06% | 4.86% |
| 7/1/01 - 6/30/02 | 5.39% | 5.99% | 6.79% |
| 7/1/00 - 6/30/01 | 7.59% | 8.19% | 8.99% |