

Participating Lenders



This information is presented to help you select a lender. This information is subject to change at any time, and lenders may have special restrictions not reflected on this list. You should call your prospective lender to make sure you fulfill all of its requirements before choosing a lender and filling out any forms.

Lender Name	Lender Code	Stafford	PLUS	Telephone #
Academic Finance Corporation	833864	Yes	Yes	(877) 232-6023
Academic Financial Services	834179	Yes	Yes	(800) 881-6980
Access Group, Inc.	808851	Yes	Yes	(800) 282-1550
Affinity Direct	834231	No	No	(800) 895-1911
ALL Student Loan (CA borrowers or schools only)	832919,833752	Yes	Yes	(888) 271-9721
AMS Educational Loan Trust	833067	Yes	Yes	(800) 533-8459
	833079	Yes	Yes	(800) 533-8459
	833471	Yes	Yes	(800) 252-2041
AMSA Advantage Loan Program	833874	Yes	Yes	(402) 434-7140
Ardent Financial, LLC	834368	Yes	Yes	(800) 675-1985
Arlington Schools Federal Credit Union	828209	Yes	Yes	(703) 379-2206
ASAP/Union	830868	Yes	Yes	(866) 866-7372
Bank of America	805243, 824421, or 831495	Yes	Yes	(800) 344-8382
Bank of Northumberland	811098	Yes	Yes	(888) 272-5543
Banker's Fidelity Life Insurance Company	827057	Yes	Yes	(888) 272-5543
Boone County National Bank	806773	Yes	Yes	(800) 330-8589
Chartway Federal Credit Union	827967	Yes	Yes	(800) 678-8765
Chase – JPMorgan Chase Bank	803000, 807807, 811925, 818093, 818590, 824206 or 826884	Yes	Yes	(888) 847-4404
Chela Education Funding	833953	Yes	Yes	(877) 804-3603
Citibank	826878 or 830548	Yes	Yes	(800) 375-7013
Citizens Bank	810240, 833880 or 833881	Yes	Yes	(800) 708-6684
Citizen's Bank & Trust Company	811118	Yes	Yes	(804) 292-7221
Commonwealth One Federal Credit Union	824264	Yes	Yes	(800) 424-3334
Consolidated Bank & Trust Company	824220	Yes	No	(804) 771-5249
County of Henrico Federal Credit Union	831605	Yes	Yes	(804) 266-0088
DuPont Fibers Federal Credit Union (Richmond)	829426	Yes	Yes	(804) 383-3181
Educational Funding Services, Inc.	834127	Yes	Yes	(800) 453-0841
Edamerica (edsouth)	831453	Yes	Yes	(800) edsouth

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Fifth Third Bank	803408	Yes	Yes	(800) 972-3030
First Horizon Bank	810643	Yes	Yes	(866) 386-5641
First State Bank	811223	Yes	Yes	(804) 793-4611
First Tennessee Bank	810563	Yes	Yes	(866) 386-5641
Graduate Leverage	834172	Yes	Yes	(877) 552-9904
Harbor Bank	833328	Yes	Yes	(757) 591-7000
Independence Federal Savings Bank	831036	Yes	Yes	(800) 733-0473
Key Bank, NA	808959, 811025 or 813760	Yes	Yes	(800) 539-5363
MEDinvest	834137	Yes	Yes	(866) 647-0371
MEDPreferred LLC	834058	Yes	Yes	(888) MED-7777
MyRichUncle	834173	Yes	Yes	(888) 697-4248
Nellie Mae	829076	Yes	Yes	(800) 634-9308
Nelnet Academic Loan	824573, 833669 or 833205	Yes	Yes	(800) 635-1867
Nelnet College Loan	829489	Yes	Yes	(888) 486-4722
Nelnet Student Loan	833895	Yes	Yes	(303) 696-5425
NextStudent	834051	No	No	(800) 658-6801
Omnis Student Loans	834376	Yes	Yes	(888) 558-1388
PNC Education Center	809402 or 809921	Yes	Yes	(800) 762-1001
Regions Bank	810612	Yes	Yes	(800) 858-7822
Roanoke Postal Employees FCU	829210	Yes	Yes	(540) 342-3429
Salem VAMC Federal Credit Union	820758	Yes	Yes	(540) 344-4419
Sallie Mae	802218	Yes	Yes	(888) 272-5543
Southwest Student Services	830630	Yes	Yes	(888) 272-5543
Studentloans.com	833962	Yes	Yes	(800) 620-9852
Student Loan Finance Association/WA-OR-ID First	829691 or 833789	Yes	Yes	(877) 330-4455 x3
Student Loan Fund of Idaho Marketing Association	827116	Yes	Yes	(208) 452-4058
Student Loan People	826688	Yes	Yes	(888) 678-4625
SunTrust Education Loans	819873, 811304, 811353, 820564, 824135 or 810691	Yes	Yes	(800) 552-3006
T.H.E. Loan Program	833529	No	No	(800) 366-0604
US Bank	811930, 815678	Yes	Yes	(800) 242-1200
U T Federal Credit Union	834258	Yes	Yes	(865) 971-1971
Wachovia	830005	Yes	Yes	(800) EDUCAID
Wells Fargo EFS	807176	Yes	Yes	(800) 658-3567

When choosing a lender, keep the following in mind:

- If the lender you choose has more than one lender code, be sure to check with your school to find out which number to use.
- Not all lenders participate in the unsubsidized Federal Stafford Loan Program or the Federal PLUS Loan Program. If you are eligible for an unsubsidized Stafford or PLUS loan, be sure to select a lender that participates in this program.
- If you already have loans outstanding, it is best to continue borrowing from the same lender. If you borrow from different lenders you will have to send separate payments to each lender.
- If you or your family already has a customer relationship with a lending institution you may wish to borrow from that lender.
- Some lenders require a separate credit application. The federal government requires credit checks for all PLUS borrowers.
- To borrow from any credit union, you must be eligible for membership at that credit union.

When completing your application, please enter the lender name and six-digit lender code in the space indicated in your award letter package or on your student loan application even if your lender's information is preprinted at the bottom of the application.