WELLS FARGO

Private Student Loan Interest Rates And Payments

Note on private loans: The Annual Percentage Rates (APRs) on private loans are variable and are based on the Prime Rate. The lowest APR is available to the applicants with the highest credit ratings and, if necessary, cosigner. Borrowers will know which rate they qualify for once the borrower and cosigner (if necessary) have met initial eligibility requirements. Rates current as of November 14, 2008.

Wells Fargo Collegiate® Loan

The following Annual Percentage Rate (APR) examples are based on a $8,000 loan with a 4-year deferment period, a 6-month grace period, a 15-year repayment term, and a Prime Rate of 4.00%.

Repayment Example:

Prime Rate[1] Plus	APR While In School And During Grace	APR In Repayment	Monthly Payment
1.00%	4.61%	5.00%	$77.49
2.49%	5.85%	6.49%	$89.98
4.49%	7.44%	8.49%	$108.80
5.49%	8.20%	9.49%	$119.13
6.99%	9.31%	10.99%	$135.81
7.99%	10.03%	11.99%	$147.72

Wells Fargo Education Connection® Loan

The following Annual Percentage Rate (APR) examples are based on a $8,000 loan with a 4-year deferment period, a 6-month grace period, a 15-year repayment term, and a Prime Rate of 4.00%.

Repayment Example:

Prime Rate[1] Plus	APR While In School And During Grace	APR In Repayment	Monthly Payment
1.00%	4.61%	5.00%	$77.49
2.99%	6.25%	6.99%	$94.46
5.99%	8.58%	9.99%	$124.53
7.99%	10.03%	11.99%	$147.72
9.49%	11.08%	13.49%	$166.81
10.49%	11.76%	14.49%	$180.36

Wells Fargo Graduate℠ Loan

The following Annual Percentage Rate (APR) examples are based on a $10,000 loan with a 2-year deferment period, a 6-month grace period, a 15-year repayment term, and a Prime Rate of 4.00%.

Repayment Example:

Prime Rate[1] Plus	APR While In School And During Grace	APR In Repayment	Monthly Payment
1.50%	5.27%	5.50%	$92.92
3.00%	6.63%	7.00%	$105.59
4.00%	7.53%	8.00%	$114.65
5.00%	8.41%	9.00%	$124.21

MedCAP® Alternative Loan For Health Professionals

The following Annual Percentage Rate (APR) examples are based on a $10,000 loan with a 4-year deferment period, a 3-year grace period designed for residency completion, a 20- year repayment term, and a Prime Rate of 4.00%.

Note: The repayment term for the MedCAP Alternative Loan for Health Professionals is 20 years for allopathic, osteopathic, and veterinary medicine, dentistry, optometry, and podiatry; 15 years for all other disciplines. Allopathic and osteopathic medical students have a 3-year grace period designed for residency completion; all other students have a 6-month grace period following graduation or ceasing enrollment before repayment begins.

Repayment Example:

Prime Rate[1] Plus	APR While In School And During Grace	APR In Repayment	Monthly Payment
1.50%	4.76%	5.50%	$95.28
2.75%	5.69%	6.75%	$111.98
3.00%	5.86%	7.00%	$115.53
4.00%	6.56%	8.00%	$130.50

MedCAP-XTRA® Loan

The following Annual Percentage Rate (APR) example is based on a $10,000 loan with a 3-year grace period designed for residency completion, a 20-year repayment term, and a Prime Rate of 4.00%.

Note: The repayment term for the MedCAP-XTRA Loan is 20 years for allopathic, osteopathic, and veterinary medicine, dentistry, optometry, and podiatry; 15 years for all other disciplines. Allopathic and osteopathic medical students have a 3-year grace period designed for residency completion; all other students have a 6-month grace period following graduation or ceasing enrollment before repayment begins.

Repayment Example:

Prime Rate[1] Plus	APR While In School And During Grace	APR In Repayment	Monthly Payment
4.50%	8.50%	8.50%	$112.59

Wells Fargo Bar Exam℠ Loan

The following Annual Percentage Rate (APR) example is based on a $10,000 loan with a 6-month deferment period, a 6-month grace period, a 15-year repayment term, and a Prime Rate of 4.00%.

Repayment Example:

Prime Rate[1] Plus	APR While In School And During Grace	APR In Repayment	Monthly Payment
4.50%	8.50%	8.50%	$106.84

Wells Fargo Private Consolidation℠ Loan

The following Annual Percentage Rate (APR) examples are based on a $40,000 loan with a 25-year repayment term and a Prime Rate of 4.00%.

Repayment Example:

Tier	Prime Rate[1] Plus	APR	Monthly Payment
1	1.00%	5.00%	$233.84
2	2.75%	6.75%	$276.36
3	3.75%	7.75%	$302.13
4	5.75%	9.75%	$356.45
5	7.75%	11.75%	$413.92
6	9.50%	13.50%	$466.26

Loans subject to qualification.
All payments are subject to a $50 monthly minimum.
Rates do not include discounts for automatic payment or the *Wells Fargo Student Graduation*℠ Benefit.

1 The Annual Percentage Rate (APR) is equal to the Prime Rate plus a specific Margin. The APR will change monthly on the first day of each month ("Change Date") if the Prime Rate changes. The Prime Rate in effect for each monthly period (from the first day of one month through and including the last day of the month) will be the highest Prime Rate published in *The Wall Street Journal* "Money Rates" table on the last business day of the preceding month. If the Prime Rate is discontinued or substantially altered, Wells Fargo may choose a comparable substitute for the Prime Rate which will then be used in its place.

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