Why ISM Marketplace?
Once you and your family have considered institutional and federal loan options, you can use the ISM Student Loan Marketplace to instantly and accurately compare rates and terms from multiple private loan lenders side-by-side. This will help you make an informed decision about the most appropriate loan for you.

The ISM Marketplace displays products from local and national lenders, complete with detailed listings of APRs (annual percentage rates), interest rates, total cost, monthly payments, borrower benefits, fees and repayment options. It is the only website that enables students to learn about and compare upfront, accurate private loan rates and terms from multiple lenders – not “as low as” advertisements for rates.

http://www.ismmarketplace.com/

Lender Selection Criteria
The ISM Marketplace promotes competition among the participating lenders and such competition may result in borrowers receiving better terms and conditions on private education loans. Each lender available to you in the ISM Student Loan Marketplace meets the following criteria:

✓✓ Commits to presenting upfront, accurate pricing information to students.
✓✓ Only offers school-certified loans.
✓✓ Provides an online application process for students seeking a loan.
✓✓ Remains in good regulatory standing.

Ten lenders have elected to provide accurate rates and terms for students to compare in the ISM Marketplace. The following lenders participate in the ISM Marketplace:

- Charter One
- Citizens Bank
- Eli Lilly Federal Credit Union
- Evansville Federal Credit Union
- First Merchants Bank
- MCS Bank
- Mid-Atlantic Federal Credit Union
- NASA Federal Credit Union
- PNC Bank
- Star One Credit Union