

Private or Alternative Loan Lender Information

Private or Alternative loans may provide a source of funding for educational expenses but they are best utilized after federal, state and institutional scholarships, grants and loans are applied for and utilized. It is important to determine your eligibility for these other forms of assistance prior to applying for and accepting private student loans. Federal student loans may have more favorable terms than private education loans. Lastly, private education loans may reduce the student's eligibility for free or lower cost financial aid available to a student. Students may begin the process of applying for federal student loans through the UCA Financial Aid website or by going directly to the federal government's web site to complete the [FAFSA](#).

Below you will find a comprehensive list of the private education loan lenders that UCA students have used within the last three years. It is not a preferred lender list. It is important that you compare the terms and conditions of the loans before you commit to a particular lender.

Lender Name	Phone #	Website
Abbey Credit Union	1-800-546-8882	https://www.abbeycu.com/loans-and-credit/student-loans.html
Arkansas Federal Credit Union	1-866-438-1448	http://afcu.studentchoice.org
Arkansas Rural Endowment Fund, Inc.	1-800-232-5505	www.aref.org
Arkansas State Board of Nursing	1-501-686-2700	http://www.arsbn.org/loans-scholarships
Arkansas Student Loan Authority	1-501-682-2952	https://www.asla.infor/Education-Loans
Atlanta Postal Credit Union	1-800-849-8431	https://www.apcu.com/home/loans/consumer-secured/education
Bank of Lake Mills	1-619-340-0238	https://www.bankoflakemills.com/personal/loans
Baxter Credit Union	1-800-388-7000	https://www.bcu.org/StudentLoans.aspx
Cal Poly Federal Credit Union	1-800-462-8328	https://www.schoolsfirstfcu.org/gateway/schoolsfirstfcu/home#/
Citizens	1-888-333-0169	https://studentloans.citizensbank.com/student
College Ave.	1-844-422-7502	https://www.collegeavestudentloans.com/
Custom Choice Loan PB Cognition Financial	1-866-296-3637	https://www.customchoice.com
Discover Student Loans	1-800-788-3368	https://discoverstudentloans.com/college
Edly, Inc.	1-914-775-8299	https://student.edly.co/student
FEDEX Employees Credit Association	1-800-228-8513	https://fecca.com/loans/
Great Southern Bank-Sallie Mae	1-866-439-0993	https://www.greatsouthernbank.com/personal/private-student-loans
Higher Education Servicing Corporation	1-800-366-4372	https://www.hescloans.com
Leaders Credit Union	1-800-227-1893	https://www.leaderscu.org/banking/borrowing/
Lendkey Technologies FKA Fynanz, Inc.	1-877-847-3964	www.lendkey.com
MEFA	1-800-266-0243	https://www.mefa.org/
One American Bank C O Earnest Student Loans	1-866-764-9262	https://www.earnest.com/student-loans
Pentagon Federal Credit Union	1-800-247-5626	https://www.penfed.org/student-loans
PNC Education Loan Center	1-800-762-1001	https://www.pnc.com/en/personal-banking/borrowing/private-student-loans.html
Regions Bank-Sallie Mae	1-844-827-7478	https://www.regions.com/personal-banking/borrow/student-loans-sallie-mae
Richland State Bank	1-800-339-1474	https://richlandstate.org/online/

Sallie Mae	1-800-472-5543	http://www.salliemae.com/student-loans/
SOFI Bank NA	1-855-456-7634	https://www.sofi.com/private-student-loans/
Union Federal	1-866-296-3637	https://unionfederalstudentloans.com
University of Arkansas for Medical Sciences	1-501-686-5374	http://nursing.uams.edu/