

# GRADUATE STUDENTS

Supporting Your Financial Growth with Education Financing



## FOR GRADUATE SCHOOL AND EVERYTHING BEYOND

We're here to help with education financing and everything that follows. We also offer checking, savings and loan solutions to help you make the most of your money. Contact us to learn more.

- Call 1-800-762-1001, option 1, Monday through Friday 8 a.m. to 6 p.m. ET.
- Visit us at [pnconcampus.com](http://pnconcampus.com).

\* Loans subject to credit approval. The repayment interest rate reduction of 0.50% is lost if automatic payment from a checking or savings account is discontinued. A co-signer release may be applicable after 48 consecutive on-time payments, subject to credit approval.

**Please note:** PNC reserves the right to modify or discontinue any or all terms of this program at any time without notice. You are encouraged to explore all scholarship, grant and federal borrowing options before applying for a private loan.



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## EXAMPLES OF REPAYMENT AMOUNTS

### PNC SOLUTION LOAN FOR GRADUATES - FIXED RATE Lowest Tier Pricing

Repayment Option <sup>2</sup>	Option 1 Immediate Repayment	Option 2 Interest-Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$10,000	\$10,000	\$10,000
Interest Rate	7.39%	7.39%	7.39%
APR <sup>3</sup>	7.39%	7.39%	7.09%
Monthly Interest Payment <sup>4</sup> (while in school)	Included Below	\$61.58	Deferred
Principal Amount of Loan at Repayment <sup>5</sup>	\$10,000.00	\$10,000.00	\$12,676.43
Monthly Principal and Interest Payment <sup>6</sup> (after any deferral period)	\$92.08	\$92.34	\$116.72
Loan Term	180 months (15 yrs)	180 months (15 yrs)	180 months (15 yrs)
Total Paid Over 180 Months <sup>7</sup>	\$16,574.40	\$18,899.66	\$21,009.60

### PNC SOLUTION LOAN FOR GRADUATES - FIXED RATE Highest Tier Pricing<sup>1</sup>

Repayment Option <sup>2</sup>	Option 1 Immediate Repayment	Option 2 Interest-Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$10,000	\$10,000	\$10,000
Interest Rate	13.79%	13.79%	13.79%
APR <sup>3</sup>	13.79%	13.79%	12.74%
Monthly Interest Payment <sup>4</sup> (while in school)	Included Below	\$114.92	Deferred
Principal Amount of Loan at Repayment <sup>5</sup>	\$10,000.00	\$10,000.00	\$14,994.31
Monthly Principal and Interest Payment <sup>6</sup> (after deferral period, if any)	\$131.77	\$132.45	\$197.57
Loan Term	180 months (15 yrs)	180 months (15 yrs)	180 months (15 yrs)
Total Paid Over 180 Months <sup>7</sup>	\$23,718.60	\$28,093.04	\$35,562.60

#### Footnotes

1. Repayment examples are for illustrative purposes only. Actual rate and payment may vary based upon credit history, interest rate option, loan amount, repayment term and repayment option. The loan terms described are applicable to the 2011-2012 academic year and are subject to change. Rates disclosed are effective as of 4/01/12. PNC Solution Loans are subject to credit approval.

2. Variable interest rates are equal to the London Interbank Offered Rate (LIBOR) index plus a margin depending on the creditworthiness of the borrower and co-signer, if any. The LIBOR index, adjusted quarterly, is equal to the average of the one-month LIBOR rates as published in the "Money Rates" section of the Wall Street Journal on the first business day of each of the three (3) calendar months immediately preceding each quarterly adjustment date. The LIBOR index is currently 0.27%. Variable interest rates currently range from 3.57% to 11.27%. For the fixed rate loan, current interest rates range from 7.39% to 13.79%.

3. Annual percentage rate (APR) is a measure of what a loan will cost and takes into account the interest rate, loan amount, repayment term and the timing of all payments. Variable rate APRs currently range from 3.50% APR to 11.27% APR. Fixed rate APRs currently range from 7.09% APR to 13.79% APR.

4. The monthly interest payment is the payment that will be made during the deferment period if the borrower elects to make interest-only payments while in school. For the variable rate option, the monthly interest payment will increase or decrease if the interest rate increases or decreases. Interest-only payments during deferment do not reduce the principal balance of the loan. After deferment (and any forbearance period), full principal and interest repayments will begin.

5. Principal loan amount at repayment is the loan amount at disbursement plus, for the Deferred repayment option, interest that accrues during the deferment term. Deferred interest is capitalized (added to principal) at the time the loan enters repayment.

6. Estimated monthly payment examples are based on the loan amount, rate, repayment term and repayment option disclosed in the chart. Payment example for repayment of principal under the Interest-Only option and repayment of principle and interest under the Deferred option assumes the borrower remains in school for 37 months with a 6-month grace period prior to entering repayment. All examples assume 30 days to first payment upon entering repayment.

For the variable rate loan, monthly payment may increase or decrease if the interest rate increases or decreases. For the fixed rate loan, the monthly payment will remain fixed for the term of the loan. Minimum monthly payments for either rate option will be \$25.

7. Total paid is the estimated amount of the loan upon repayment of the principal and interest over the term of the loan.

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