

EXAMPLES OF REPAYMENT AMOUNTS¹

PNC SOLUTION LOAN FOR GRADUATES - FIXED RATE Lowest Tier Pricing			
Repayment Option	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$10,000	\$10,000	\$10,000
Interest Rate ²	7.39%	7.39%	7.39%
APR ³	7.39%	7.39%	7.09%
Monthly Interest Payment ⁴ (while in school)	Included Below	\$61.58	Deferred
Principal Amount of Loan at Repayment ⁵	\$10,000.00	\$10,000.00	\$12,676.43
Monthly Principal and Interest Payment ⁶ (after deferral period, if any)	\$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 ⁷	\$16,574.40	\$18,899.66	\$21,009.60

PNC SOLUTION LOAN FOR GRADUATES - FIXED RATE Highest Tier Pricing			
Repayment Option	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$10,000	\$10,000	\$10,000
Interest Rate ²	13.79%	13.79%	13.79%
APR ³	13.79%	13.79%	12.74%
Monthly Interest Payment ⁴ (while in school)	Included Below	\$114.92	Deferred
Principal Amount of Loan at Repayment ⁵	\$10,000.00	\$10,000.00	\$14,994.31
Monthly Principal and Interest Payment ⁶ (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 ⁷	\$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.

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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- Visit us at pnconcampus.com.

* The 0.50% interest rate reduction benefit is lost if automatic payment deduction is discontinued. Co-signer release applicable after 48 consecutive on-time payments. Any deferred interest will continue to accrue and if not paid, will be added to the principal balance at repayment. A credit ready applicant option is also available.

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MBA STUDENTS

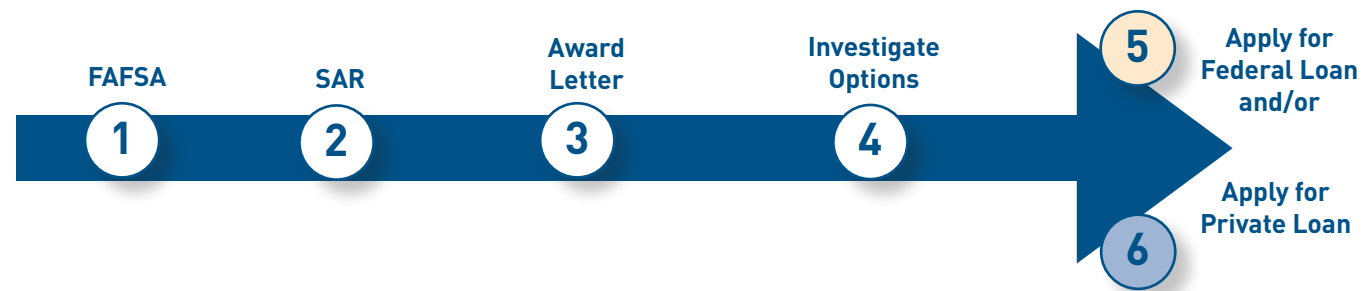
Making the Grade with Education Financing



PROGRAM FEATURES

FINANCIAL AID STEPS FOR BUSY PROFESSIONALS

You've conquered the GMAT and survived the admissions process, and now your tuition bill will be arriving any day. Finding the funds to cover your business school expenses may not be as difficult as tackling data sufficiency problems - but as with anything, planning ahead and remaining organized will streamline the process



- Head to fafsa.ed.gov to complete the **Free Application for Federal Student Aid (FAFSA)** after January 1. The FAFSA is required for all students who wish to borrow federal loans (Stafford and/or Grad PLUS).
- Once your FAFSA has been received and processed, the Department of Education will send both you and your school a **Student Aid Report (SAR)**.
- Your school will send you an **award letter** detailing the federal loans for which you're eligible.
- Investigate the differences** between your federal and private loan options to be sure you're making the right financial decision for your situation. The charts to the right highlight some of the differences.
- If you wish to borrow **federal loans**, visit studentloans.gov to complete entrance counseling and the Master Promissory Notes (MPNs) for these loans. Graduate students are able to borrow up to \$20,500 per year in Stafford loans. The remaining cost of your education, as detailed in your award letter, may be borrowed through Grad PLUS loans.
- If you opt to use **private student loans**, keep in mind that you can only borrow as much as your school determines using a cost less aid calculation. Schools must certify (approve) all loan amounts. After you've determined your need, learn more about what it takes to qualify and apply for a **PNC Solution Loan for Graduates** at www.pnconcampus.com.

FEDERAL AND PRIVATE LOAN COMPARISON

WHICH OPTION IS BEST FOR YOU?

Loan Types	Graduate PLUS Loan (FEDERAL)	PNC Solution Loan for Graduates* (PRIVATE)
Interest Rate	Fixed interest rate at 7.9%	The option to choose a Variable or Fixed interest rate (rate based upon the creditworthiness of the borrower and co-signer, if any) <i>Please see repayment examples for current rates</i>
Fees	4% origination fee deducted from total loan amount	No origination or application fees
Loan Limit	Borrow up to the cost of education less other aid	Borrow up to \$65,000 per academic year
Co-signer	Subject to credit approval; a co-signer release option is not available should you need an endorser	Subject to credit approval; a co-signer release option is available should you need a co-signer
Payments	Payments may be deferred while student is enrolled at least half-time; forbearance and consolidation options available	Payments may be deferred while student is enrolled at least half-time; forbearance and consolidation options may be available
Interest Rate Reduction	0.25% interest rate reduction available as long as payments are automatically deducted from any bank account	0.50% interest rate reduction available as long as payments are automatically deducted from any bank account

EXAMPLES OF REPAYMENT AMOUNTS¹

PNC SOLUTION LOAN FOR GRADUATES - VARIABLE RATE Lowest Tier Pricing			
Repayment Option	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$10,000	\$10,000	\$10,000
Interest Rate ²	3.57%	3.57%	3.57%
APR ³	3.57%	3.57%	3.50%
Monthly Interest Payment ⁴ (while in school)	Included Below	\$29.75	Deferred
Principal Amount of Loan at Repayment ⁵	\$10,000.00	\$10,000.00	\$11,292.94
Monthly Principal and Interest Payment ⁶ (after deferral period, if any)	\$71.83	\$71.93	\$81.12
Loan Term	180 months (15 yrs)	180 months (15 yrs)	180 months (15 yrs)
Total Paid Over 180 Months ⁷	\$12,929.40	\$14,048.15	\$14,601.60

PNC SOLUTION LOAN FOR GRADUATES - VARIABLE RATE Highest Tier Pricing			
Repayment Option	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$10,000	\$10,000	\$10,000
Interest Rate ²	11.27%	11.27%	11.27%
APR ³	11.27%	11.27%	10.57%
Monthly Interest Payment ⁴ (while in school)	Included Below	\$93.92	Deferred
Principal Amount of Loan at Repayment ⁵	\$10,000.00	\$10,000.00	\$14,081.64
Monthly Principal and Interest Payment ⁶ (after deferral period, if any)	\$115.36	\$115.85	\$162.45
Loan Term	180 months (15 yrs)	180 months (15 yrs)	180 months (15 yrs)
Total Paid Over 180 Months ⁷	\$20,764.80	\$24,328.04	\$29,241.00