

**PNC Solution Loan for Credit Ready Graduates  
Lowest Tier Pricing<sup>1</sup>**

Repayment Option <sup>2</sup> (while enrolled, see reverse for option descriptions)	Option 1 Immediate Repayment	Option 2 Interest-Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$15,000	\$15,000	\$15,000
Interest Rate	7.20%	7.20%	7.20%
APR <sup>3</sup>	7.20%	7.20%	7.09%
Monthly Interest Payment <sup>4</sup> (while in school)	Included Below	\$90.00	Deferred
Principal Amount of Loan at Repayment <sup>5</sup>	\$15,000.00	\$15,000.00	\$17,160.00
Monthly Principal and Interest Payment <sup>6</sup> (after deferral period, if any)	\$136.51	\$136.51	\$156.16
Loan Term	180 months starting after your first payment	180 months starting after your first payment	180 months starting after the deferral period
Total Paid Over 180 Months <sup>7</sup>	\$24,571.80	\$25,921.80	\$28,108.80

**PNC Solution Loan for Credit Ready Graduates  
Highest Tier Pricing<sup>1</sup>**

Repayment Option <sup>2</sup> (while enrolled, see reverse for option descriptions)	Option 1 Immediate Repayment	Option 2 Interest-Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$15,000	\$15,000	\$15,000
Interest Rate	10.45%	10.45%	10.45%
APR <sup>3</sup>	10.45%	10.45%	10.21%
Monthly Interest Payment <sup>4</sup> (while in school)	Included Below	\$130.63	Deferred
Principal Amount of Loan at Repayment <sup>5</sup>	\$15,000.00	\$15,000.00	\$18,135.00
Monthly Principal and Interest Payment <sup>6</sup> (after deferral period, if any)	\$165.35	\$165.35	\$199.90
Loan Term	180 months starting after your first payment	180 months starting after the deferral period	180 months starting after the deferral period
Total Paid Over 180 Months <sup>7</sup>	\$29,763.00	\$31,722.45	\$35,982.00

**Footnotes**

- The repayment examples assume the variable interest rates for the PNC Solution Loan are equal to the LIBOR index plus a margin ranging from 3.30% to 11.00%, depending on the creditworthiness of the borrower and co-signer, if any. The LIBOR index 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. LIBOR means the London Interbank Offered Rate. The interest rate and the APR will increase or decrease during the life of the loan if the LIBOR index changes. **The loan terms described here are applicable to the 2011-2012 academic year, and are subject to change.**
- These repayment examples assume you remain in school for 15 months and have a nine month grace period prior to entering repayment, should you not choose immediate repayment of principal and interest.
- Annual Percentage Rate (APR) is a measure of what a loan will cost. It takes into account the rate, length of the loan, and the timing of all payments. The APR will increase if the LIBOR index increases.
- 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. The monthly interest payment will increase if the interest rate increases. 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.
- Principal at repayment is the principal amount of the loan at disbursement plus, if you elect to defer repayment, interest that accrues during the deferment term (which is assumed to be 15 months) under Option 3, where both interest and principal is deferred. Under Option 3, deferred interest is capitalized (added to principal) at the time your loan enters repayment.
- Monthly payments under Option 1 will be fixed for the first year and then recalculated once each year based on the interest rate applicable at the time of the calculation and reset on the anniversary of your most recent repayment start date so as to pay the loan in full over the remaining repayment period. Monthly payments of principal and interest under Options 2 & 3 will be fixed for the first year when the loan goes into repayment and then recalculated once each year based on the interest rate applicable at the time of the calculation and reset on the anniversary of your most recent repayment start date so as to pay the loan in full over the remaining repayment period. If principal or principal and interest are deferred, the monthly payment amount shown here will increase if the interest rate increases and will be computed based on the interest rate applicable at the time repayment begins. Minimum monthly payments will be at least \$25.
- The total paid is the estimated amount repaid over the life of the loan.

**Rates in effect as of 10/01/11. Repayment examples are for illustrative purposes only. Actual payments may vary based on loan amount, term and APR.**



**PNC - FOR LAW SCHOOL NOW, AND BEYOND**

Your financial journey has only just begun. PNC is here to help with the solutions for education financing and everything that follows. Contact PNC Bank today to learn more about how education financing solutions are an important introduction to your financial future.

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

\* Loans subject to credit approval. A 0.50% interest rate reduction is available as long as payments are automatically deducted from any checking or savings account. The interest rate reduction benefit is lost if automatic payment deduction is discontinued. Co-signer release applicable after 48 consecutive on-time payments and subject to credit approval. Applicants may call the PNC Education Loan Center to confirm school eligibility. You are encouraged to explore all federal borrowing options before applying for a private loan.

**Please note:** PNC reserves the right to modify or discontinue any or all terms of this program at any time without notice.



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Simplify your financing with a PNC Solution Loan for Bar Study.

- No application or origination fees
- 0.50% interest rate reduction for automatic payments\*
- Co-signer release option available\*





## YOU'RE RAISING THE BAR

Now it's time to pass your bar exam. A PNC Solution Loan will help fund the costs of bar study after all federal loans options have been exhausted and keep you on track to your career in the legal industry. We're here to help you, so your journey to help others can be full of ease and confidence.

### ADVANTAGES AT A GLANCE

- > No application or origination fees
- > 0.50% interest rate reduction for automatic payments\*
- > Co-signer release option available\*
- > No minimum income requirements
- > Funds sent directly to the borrower
- > Borrow \$1,000 up to \$15,000
- > Take up to 15 years to repay with a nine month grace period†

† Interest will continue to accrue and if not paid, will be added to the principal balance at repayment. See the Repayment Examples in this brochure for additional information.



## CREDIT AND ELIGIBILITY

Students enrolled at least half-time in the final year of study at an approved ABA-accredited law school, or have graduated from one within the last six months may be eligible for the Bar Study Loan. Student must be sitting for the bar exam no later than six months after graduation.

### YOU MAY QUALIFY IF:

- You have graduated from a PNC-approved law school within the last six months, or
- You are a professional student enrolled at least half-time at a PNC-approved law school scheduled to graduate within the next six months
- You meet the credit guidelines below:

### If applying as a credit ready applicant on your own signature you will need:

- to have good credit history
- to be a U.S. citizen or permanent resident alien

### If applying as creditworthy or with a creditworthy co-applicant, the creditworthy applicant needs:

- a satisfactory credit history, and employment history of at least two years and proof of current income
- if self-employed, to have been in business for at least two years
- to be a U.S. citizen or permanent resident and have resided in the U.S. for the previous two years

## DEFERMENT AND REPAYMENT OPTIONS

Law students may defer their principal and interest payments while enrolled at least half-time at an eligible school and for the nine month grace period following graduation. Borrowers whose loans are disbursed after graduation will still receive a nine month grace period following the disbursement. Interest-only repayment (while in school) and immediate repayment options are also available. Interest will continue to accrue during deferment and grace periods, and will be capitalized (added to the principal balance if not paid).

### HOW TO APPLY

Log on: [pnconcampus.com](http://pnconcampus.com)



For a fast response, submit your loan application information online.



## EXAMPLE OF REPAYMENT AMOUNTS

PNC Solution Loan for Bar Study Creditworthy Lowest Tier Pricing <sup>1</sup>			
Repayment Option <sup>2</sup> (while enrolled, see reverse for option descriptions)	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$15,000	\$15,000	\$15,000
Interest Rate	3.50%	3.50%	3.50%
APR <sup>3</sup>	3.50%	3.50%	3.48%
Monthly Interest Payment <sup>4</sup> (while in school)	Included Below	\$43.75	Deferred
Principal Amount of Loan at Repayment <sup>5</sup>	\$15,000.00	\$15,000.00	\$16,050.00
Monthly Principal and Interest Payment <sup>6</sup> (after deferral period, if any)	\$107.23	\$107.23	\$114.74
Loan Term	180 months starting after your first payment	180 months starting after the deferment period	180 months starting after the deferment period
Total Paid Over 180 Months <sup>7</sup>	\$19,301.40	\$19,957.65	\$20,653.20

PNC Solution Loan for Bar Study Creditworthy Highest Tier Pricing <sup>1</sup>			
Repayment Option <sup>2</sup> (while enrolled, see reverse for option descriptions)	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$15,000	\$15,000	\$15,000
Interest Rate	11.20%	11.20%	11.20%
APR <sup>3</sup>	11.20%	11.20%	10.92%
Monthly Interest Payment <sup>4</sup> (while in school)	Included Below	\$140.00	Deferred
Principal Amount of Loan at Repayment <sup>5</sup>	\$15,000.00	\$15,000.00	\$18,360.00
Monthly Principal and Interest Payment <sup>6</sup> (after deferral period, if any)	\$172.38	\$172.38	\$210.99
Loan Term	180 months starting after your first payment	180 months starting after the deferment period	180 months starting after the deferment period
Total Paid Over 180 Months <sup>7</sup>	\$31,028.40	\$33,128.40	\$37,978.20