

PNC Solution Loan for Health Professions Credit Ready Lowest Tier Pricing ¹			
Repayment Option ² <small>(while enrolled, see reverse for option descriptions)</small>	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$20,000	\$20,000	\$20,000
Interest Rate	7.20%	7.20%	7.20%
APR ³	7.20%	7.20%	6.52%
Monthly Interest Payment ⁴ <small>(while in school)</small>	Included Below	\$120.00	Deferred
Principal Amount of Loan at Repayment ⁵	\$20,000.00	\$20,000.00	\$29,720.00
Monthly Principal and Interest Payment ⁶ <small>(after deferral period, if any)</small>	\$182.01	\$182.01	\$270.47
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 ⁷	\$32,761.80	\$41,401.80	\$48,684.60

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Loan Amount	\$20,000	\$20,000	\$20,000
Interest Rate	9.20%	10.45%	10.45%
APR ³	9.20%	10.45%	9.09%
Monthly Interest Payment ⁴ <small>(while in school)</small>	Included Below	\$174.17	Deferred
Principal Amount of Loan at Repayment ⁵	\$20,000.00	\$20,000.00	\$34,107.50
Monthly Principal and Interest Payment ⁶ <small>(after deferral period, if any)</small>	\$205.24	\$220.46	\$375.97
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 ⁷	\$36,943.20	\$52,223.04	\$67,674.60

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 72 months and have a 9 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 72 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; 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 term 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 MEDICAL 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

* 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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FORM # 126843
ITEM # 12838

REV 1011



Simplify the science of education financing with the PNC Solution Loan for Health Professions.

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





HELPING YOU TO HELP OTHERS

A PNC Solution Loan for Health Professions will help keep you on track to your career in the medical industry after all federal loan options have been exhausted. We're here to help you, so your journey to helping others can be full of ease, confidence, and achievement.

GET ALL THE VITAL STATS

- > No application or origination fees
- > 0.50% interest rate reduction for automatic payments*
- > Co-signer release option available*
- > Funds sent directly to the school
- > Take up to 15 years to repay with a nine month grace period†
- > Residency loan available, borrow up to \$15,000 annually

† 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.

For a fast response, submit your loan application online at pnconcampus.com!

CREDIT AND ELIGIBILITY

YOU MAY QUALIFY IF YOU:

- are a student in an eligible degree program
- are enrolled at least half-time as determined by your PNC approved school or participating in an approved residency program
- 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

ELIGIBLE DISCIPLINES

Allied Health Sciences, Allopathic Medicine, Applied Physiology, Audiology, Biochemistry, Biomedical Technology, Cell and Molecular Biology, Cell and Molecular Pathogenesis, Chemistry, Clinical Psychology, Dentistry, Medical Imaging Services, Medical Radiation Physics, Medicine (MD or equivalent), Neuroscience, Neuropharmacology, Nuclear Medicine Technology, Nurse Anesthetist, Nurse Midwifery, Nurse Practitioner, Nursing (RN/LPN), Nutrition & Dietetics, Occupational Therapy, Optometry, Osteopathic Medicine, Pathology, Pharmacy, Physical Therapy, Physician's Assistant, Podiatry, Public Health, Radiology, Radiography, Speech Language Pathology, Surgical Technology, Veterinary Medicine, Sports Medicine, Dermatology, Radiation Therapy, Respiratory Therapy, Exercise Science, Doctor of Pharmacy, Master of Physical Therapy, Master of Physician Assistant, Accelerated Nursing Program (RN)

DEFERMENT AND REPAYMENT OPTIONS

Your principal and interest are automatically deferred for up to six years as long as you are continuously enrolled in school (plus a nine-month grace period). Medical school students may request an additional deferment after graduation for up to four years while completing an internship or residency. Deferment cannot exceed program maximum of 10 years (plus a nine month grace period). Residency loan payment begins 270 days after you cease to be enrolled in a medical residency or internship, but no later than 4 3/4 years after the disbursement date. Full principal and interest payments will then begin after completion of the second deferment period. Deferred interest will be capitalized at repayment.

EXAMPLE OF REPAYMENT AMOUNTS

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Repayment Option ² (while enrolled, see reverse for option descriptions)	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$20,000	\$20,000	\$20,000
Interest Rate	3.50%	3.50%	3.50%
APR ³	3.50%	3.50%	3.33%
Monthly Interest Payment ⁴ (while in school)	Included Below	\$58.33	Deferred
Principal Amount of Loan at Repayment ⁵	\$20,000.00	\$20,000.00	\$24,725.00
Monthly Principal and Interest Payment ⁶ (after deferral period, if any)	\$142.98	\$142.98	\$176.75
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 ⁷	\$25,736.40	\$29,936.16	\$31,815.00

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Repayment Option ² (while enrolled, see reverse for option descriptions)	Option 1 Immediate Repayment	Option 2 Interest Only Repayment	Option 3 Deferred Repayment
Loan Amount	\$20,000	\$20,000	\$20,000
Interest Rate	11.20%	11.20%	11.20%
APR ³	11.20%	11.20%	9.66%
Monthly Interest Payment ⁴ (while in school)	Included Below	\$186.67	Deferred
Principal Amount of Loan at Repayment ⁵	\$20,000.00	\$20,000.00	\$35,120.00
Monthly Principal and Interest Payment ⁶ (after deferral period, if any)	\$229.84	\$229.84	\$403.59
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 ⁷	\$41,371.20	\$54,811.44	\$72,646.20

