

EXAMPLE OF REPAYMENT AMOUNTS

PNC Solution Loan for Undergraduates 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	\$10,000	\$10,000	\$10,000
Interest Rate	3.50%	3.50%	3.50%
APR ³	3.50%	3.50%	3.40%
Monthly Interest Payment ⁴ <small>(while in school)</small>	Included Below	\$29.17	Deferred
Principal Amount of Loan at Repayment ⁵	\$10,000.00	\$10,000.00	\$11,575.00
Monthly Principal and Interest Payment ⁶ <small>(after deferral period, if any)</small>	\$71.49	\$71.49	\$82.75
Loan Term	180 months starting <u>after</u> your first payment	180 months starting <u>after</u> the deferral period	180 months starting <u>after</u> the deferral period
Total Paid Over 180 Months ⁷	\$12,868.20	\$14,268.36	\$14,895.00

PNC Solution Loan for Undergraduates Highest 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	\$10,000	\$10,000	\$10,000
Interest Rate	11.20%	11.20%	11.20%
APR ³	11.20%	11.20%	10.27%
Monthly Interest Payment ⁴ <small>(while in school)</small>	Included Below	\$93.33	Deferred
Principal Amount of Loan at Repayment ⁵	\$10,000.00	\$10,000.00	\$15,040.00
Monthly Principal and Interest Payment ⁶ <small>(after deferral period, if any)</small>	\$114.92	\$114.92	\$172.84
Loan Term	180 months starting <u>after</u> your first payment	180 months starting <u>after</u> the deferral period	180 months starting <u>after</u> the deferral period
Total Paid Over 180 Months ⁷	\$20,685.60	\$25,165.44	\$31,111.20

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 48 months and have a 6 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 deferral 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 deferral do not reduce the principal balance of the loan. After deferral (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 deferral term (which is assumed to be 48 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 COLLEGE NOW, AND EVERYTHING BEYOND

Your financial journey has only just begun. PNC is here to help with the solutions for education financing and everything that follows. Count on us for checking, savings and loans to help empower you every step of the way.

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.

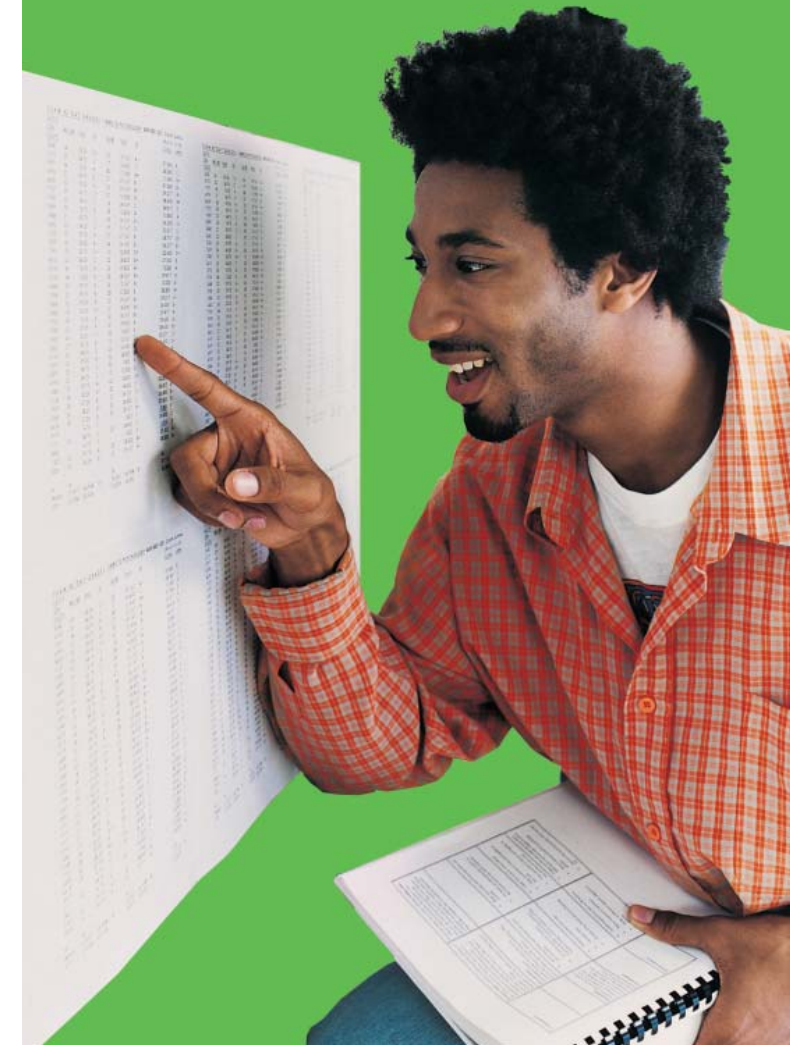
Please note: PNC reserves the right to modify or discontinue any or all terms of this program at any time without notice.

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A financial solution for education and all that it takes to get to graduation.

Advantages to help make the grade:

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





FULL SPEED AHEAD

College is not a cut and dry journey. Education is a dynamic investment and we know there are unanticipated expenses along the way.

If you've exhausted your federal loan options or need money for all that stuff we know creeps up in the middle of the semester as an additional expense, then get smart on the PNC Solution Loan. Credit-approved students and their co-signers can get the funding needed to keep adventures in education on track and full speed ahead.

PNC Bank is committed to helping students and their families make the adventure of college attainable and manageable.

ADVANTAGES AT A GLANCE

- > Low variable interest rate
- > No application or origination fees
- > 0.50% interest rate reduction for automatic payments*
- > Co-signer release option available*
- > Funds sent directly to the school
- > Payments may begin immediately to save on interest expense or may be deferred while enrolled at least half-time†
- > Take up to 15 years to repay†

† 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.

ELIGIBILITY

Get to know your credit history or talk to your parents about co-signing on a loan. Eligibility for education financing is just the start to understanding how to maintain a healthy credit record for the future.

QUALIFICATIONS FOR BORROWING

- An undergraduate student 17 years of age or older in a degree program (students under 18 years old must apply with a creditworthy co-signer)
- Enrolled at least half-time as determined by your school
- Attending an approved school
- Meeting the credit guidelines on the next page. (A co-signer is typically required for undergraduate students)



CREDIT GUIDELINES AND RECOMMENDATIONS

Review these Credit Guidelines and Recommendations to learn what it takes to start the lending process.

A creditworthy applicant demonstrates a current ability to repay a loan. To determine if you are eligible to be approved as a creditworthy applicant, see if you meet all of the criteria listed below:

- Do you have a satisfactory credit history for at least the past 24 months?
- Have you resided at your current address, or your most recent previous address, for at least two years?
- Do you have an employment history of at least two years?
- Do you have proof of current income? (e.g., will you be employed full-time while enrolled in school)
- If self-employed, have you been in business for at least two years?
- Are you a U.S. citizen or permanent resident who has resided in the U.S. for the previous two years?

If you are not able to check off all of the above boxes, you may want to consider applying with a qualified co-signer who meets the established requirements.

HOW TO APPLY



Log on: pnconcampus.com

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

GO FOR A REPAYMENT OPTION THAT'S RIGHT FOR YOU

Option 1: Immediate Repayment

Allows maximum savings over the life of the loan.

Pay principal and interest monthly, beginning approximately 45 days after funds are fully disbursed.

Option 2: Interest-Only Repayment

Allows low payments during school to help reduce overall debt.

Defer principal and pay interest only while you are enrolled in school for up to four consecutive years. Please note that paying interest during deferment will not reduce the principal amount due at repayment. Full repayment of principal and interest begins approximately 45 days after graduation, withdrawal from school or dropping less than half-time status, as determined by your school.

Option 3: Deferred Principal & Interest Repayment

Allows you the convenience of delaying repayment. Make no payments while in school for up to four consecutive years. Students enrolled in five-year programs may defer payment of principal and interest for five years. Full repayment of principal and interest begins approximately 180 days after graduation, withdrawal from school or dropping less than half-time status, as determined by your school. Please note that interest will continue to accrue through all periods of deferment and will be added to the principal amount due at repayment.