



SMART EDUCATION
FINANCING SOLUTIONS
FROM PNC BANK

PNC Parent PLUS Loan Program

2009-10

PNC - FOR COLLEGE NOW, AND EVERYTHING BEYOND.

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

Contact PNC Bank today to learn more about how education financing solutions are an important introduction to your child's financial future.

- Call 1-800-762-1001, option 1, Monday - Thursday 8am - 7pm, Friday 8am - 6pm ET.
- Visit us at pnconcampus.com

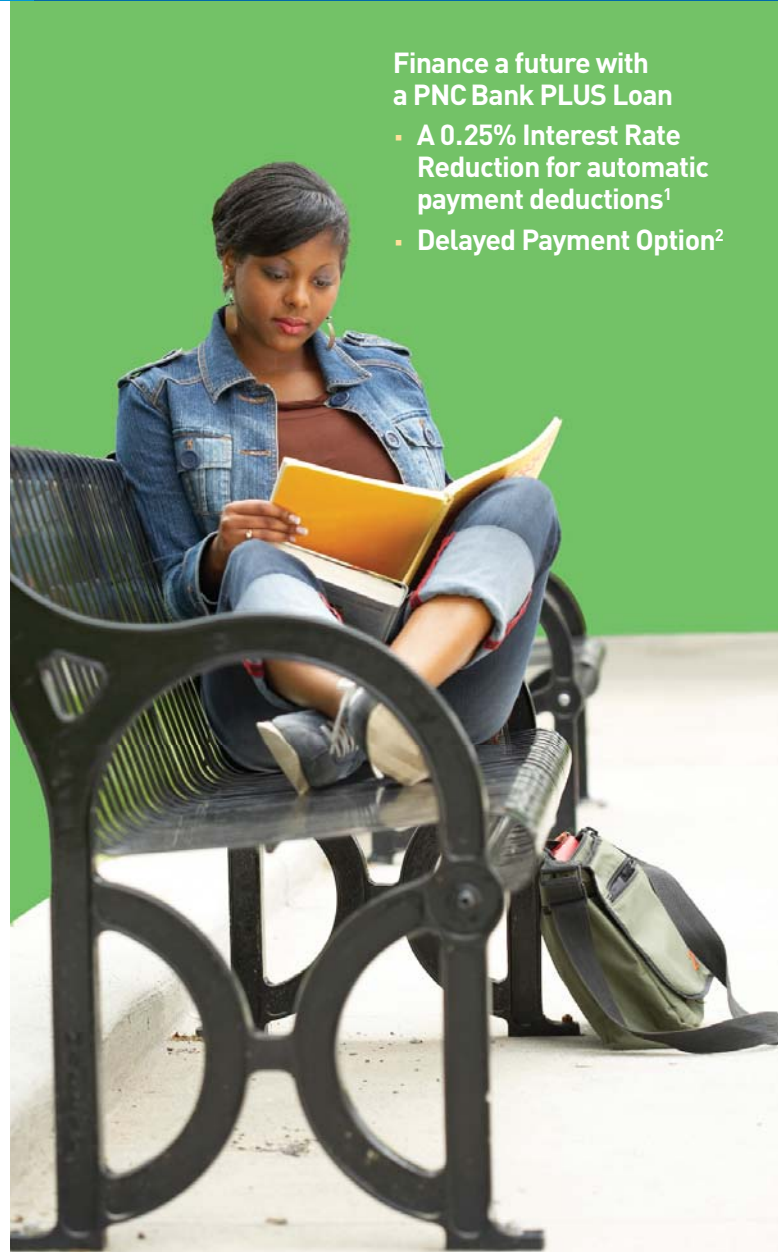
1 An 8.50% fixed interest rate is effective 7/1/06. Elect to have your PLUS Loan payment automatically deducted from your bank account, and we will reduce the repayment interest rate by 0.25% for as long as payments are automatically deducted.

2 Parent borrowers have an option to defer payments on their PLUS Loan while their dependent child is enrolled at least half-time at an eligible school. Interest will continue to accrue on the outstanding balance of your loan from the time of disbursement until payment. Interest, which is not paid during any period of deferment or forbearance for which you qualify, will be capitalized (added to the principal balance) when payments are scheduled to begin. Loans are subject to credit approval.

Please note: PNC Bank reserves the right to modify, expand or discontinue the terms of this program at any time without notice. Loans may be sold to other financial organizations including the federal government. The interest rate and term of the loan will not change when a loan is sold.



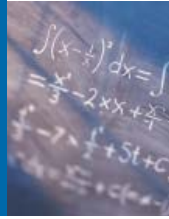
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Finance a future with
a PNC Bank PLUS Loan

- A 0.25% Interest Rate Reduction for automatic payment deductions¹
- Delayed Payment Option²





The Federal PLUS Loan (Parent Loan for Undergraduate Students) is an affordable, low-interest rate loan designed to help parents pay for their child's education. This is a government loan, which means that it is guaranteed (or insured) by the federal government.

PNC Bank offers a variety of programs and repayment incentives to help you save money on your Federal PLUS Loan.

PLUS LOAN BENEFITS:

▪ **0.25% Interest Rate Reduction.**

A 0.25% interest rate reduction is available if you make automatic payment deductions from any checking or savings account.¹

▪ **Delayed Payment Option.**

PNC Bank can assist you by delaying your PLUS Loan payments while your student is in school.²

▪ **Favorable Repayment Terms up to 10 Years.**

ARE YOU ELIGIBLE FOR A PLUS LOAN?

Parents of undergraduate students, regardless of income, as long as they meet the requirements set forth by the U.S. Department of Education are eligible for a Federal PLUS Loan. In addition:

- Student must qualify as your dependent.
- Parent and student must be U.S. citizens, nationals, permanent resident aliens or eligible non-citizens of another type.

- Student must be accepted or enrolled (at least half-time) in an undergraduate program leading to a degree, certificate, or diploma at an eligible college or school.
- Student must maintain satisfactory academic progress.

STUDY TIP



SAVE ON INTEREST EXPENSE

- PNC Bank strongly encourages you to pay the accumulating interest if you choose to delay making payments on your loan by requesting deferment.
- While your payments are deferred, you will receive quarterly interest statements.
- Paying the interest as it accrues each quarter will save you money over the repayment term of the loan because any accrued interest you do not pay will be added to the principal balance at the end of the deferment period.
- When the loan re-enters repayment, interest will be calculated on the principal balance which will increase if accrued interest is not paid. Therefore, the total amount you will repay over the life of the loan will increase.

WHERE DO I GET THIS PNC BANK PLUS LOAN?

Visit our website at: pnconcampus.com to access our on-line PLUS Pre-Qualification Form or call us at 1-800-762-1001 between 8am and 7pm, and Friday until 6pm ET to request a PLUS Loan application or apply directly over the phone.

