

### CREDIT AND ELIGIBILITY

Your eligibility is largely based on having a satisfactory credit history. Work with PNC today to learn where you stand and we'll help you stay on track with repayment scheduling options and good credit management for the future.

### YOU MAY QUALIFY IF YOU ARE:

- A student in an eligible degree program
- Enrolled at least half-time as determined by your school or participating in an approved residency program
- Attending a PNC-approved school
- Meeting 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, residence 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

### APPROVED DISCIPLINES:

Allopathic Medicine, Cell and Molecular Biology, Cellular and Molecular Pathogenesis and Cancer, Clinical Psychology, Dentistry, Neuropharmacology, Neurobiology, Nurse Anesthetist, Nurse Practitioner, Nursing (Registered), Nutrition, Occupational Therapy, Optometry, Osteopathic Medicine, Pharmacy, Physician's Assistant, Physical Therapy, Podiatry, Public Health, Vascular Biology, and Veterinary Medicine.

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). Full principal and interest payments will then begin after completion of the second deferment period. Deferred interest will be capitalized at repayment.

### 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 Thursday 8am - 7pm and Friday 8am - 6pm ET
- Visit us at [pnconcampus.com](http://pnconcampus.com)

### HOW TO APPLY




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

For fast response, submit your loan application information online.

\* Loans subject to credit approval. 0.25% interest rate reduction available as long as payments are automatically deducted from any checking or savings account. Co-signer release applicable to borrowers after 48 consecutive on-time payments and subject to credit approval. Applicants may call the PNC Education Loan Center to confirm school eligibility.

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

- 0.25% interest rate reduction for automatic payments\*
- Co-signer release option available\*



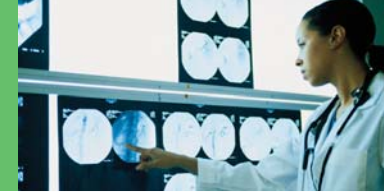
## Program Features and Benefits



## Example of Repayment



## Footnotes



### HELPING YOU TO HELP OTHERS.

A Health Professions Solution Loan from PNC will help keep you on track to your career in the medical industry. We're here to help you, so your journey to helping others can be full of ease and confidence.

### GET ALL THE VITAL STATS.

- Fast, convenient application process
- 0.25% interest rate reduction for automatic payments\*
- Preliminary decision in minutes when applying by Web
- Funding in as few as five business days from receipt of completed application
- Residency Loan – Borrow annually up to \$15,000
- Take up to 20 years to repay†
- Co-signer release option available\*

† See the Repayment Examples on the next page of this brochure for additional information.

Deferred Repayment Structure - \$20,000 for 20 Years <sup>1</sup> Creditworthy borrowers		
	Lowest Tier Pricing	Highest Tier Pricing
Amount Requested	\$20,000	\$20,000
Origination Fee <sup>2</sup>	\$0 (0%)	\$1,276.60 (6%)
Principal Amount of Loan at Disbursement	\$20,000	\$21,276.60
Deferment Period	103 Months	103 Months
Monthly Interest Payment (while in school)	Deferred	Deferred
Principal Amount of Loan at Repayment <sup>3</sup>	\$27,278.67	\$41,346.99
Monthly Principal & Interest Payment <sup>4</sup>	\$168.77	\$426.50
Repayment Period	240 Months	240 Months
APR <sup>5</sup>	3.93%	9.60%
Total Finance Charge <sup>6</sup>	\$20,504.80	\$82,360.00

Deferred Repayment Structure - \$20,000 for 20 Years <sup>1</sup> Credit ready borrowers		
	Lowest Tier Pricing	Highest Tier Pricing
Amount Requested	\$20,000	\$20,000
Origination Fee <sup>2</sup>	\$833.33 (4%)	\$1,276.60 (6%)
Principal Amount of Loan at Disbursement	\$20,833.33	\$21,276.60
Deferment Period	103 Months	103 Months
Monthly Interest Payment (while in school)	Deferred	Deferred
Principal Amount of Loan at Repayment <sup>3</sup>	\$32,885.76	\$38,151.07
Monthly Principal & Interest Payment <sup>4</sup>	\$249.86	\$349.17
Repayment Period	240 Months	240 Months
APR <sup>5</sup>	6.26%	8.32%
Total Finance Charge <sup>6</sup>	\$39,966.40	\$63,800.80

- 1 The repayment examples assume the variable interest rates for the PNC Solution Loan are equal to the LIBOR index plus a margin ranging from 4.00% to 10.75%, depending on the creditworthiness of the borrower and co-signer, if any. The interest rates used in these examples effective 1/1/2010 are 4.24% for the lowest tier and 10.99% for the highest tier for creditworthy, and 6.74% the lowest tier and 9.24% for the highest tier for credit ready. APRs range from 3.93% to 9.60%. 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 during the life of the loan if the LIBOR index increases. The loan terms described here are applicable to the 2009-2010 academic year, and are subject to change.
- 2 These repayment examples assume origination fees ranging from 0% to 6%. The origination fees for The PNC Solution Loan vary, depending on the creditworthiness of the borrower and co-signer (if any), from 0% to 6% of the total loan amount (the requested loan amount plus the origination fee). If applicable, the origination fee will be added to and financed with the requested loan amount at disbursement.
- 3 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 103 months), where both interest and principal is deferred. Deferred interest is capitalized (added to principal) at the time your loan enters repayment.
- 4 Repayment of principal and interest begins nine months after (i) graduation, (ii) you cease to be enrolled at least half time or (iii) you withdraw from school. The monthly payment amount shown here will increase if the LIBOR Index increases, and will be computed based on the interest rate applicable at the time repayment begins. Monthly payments of principal and interest 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. Minimum monthly payments will be at least \$25.
- 5 Annual Percentage Rate (APR) is a measure of what a loan will cost. It takes into account the rate, fees, length of the loan, and the timing of all payments. The APR will increase if the LIBOR index increases.
- 6 Finance charge is the dollar amount the credit will cost and includes interest paid over the life of the loan, plus the origination fee, if any.

Repayment examples are for illustrative purposes only. Figures estimated based on full deferment of principal and interest. Actual figures will vary depending on repayment option. These examples are based on a eight year school term with a nine month deferment period upon graduation - disbursement date of 8/15/2009, graduation date of 6/14/2017, loan entering repayment 3/15/2018 and first payment due 4/15/2018.

