<table>
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<tr>
<th>LOAN</th>
<th>LENDER CONTACT</th>
<th>KEY LOAN TERMS</th>
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</table>
| Citizens Bank           | Citizens Bank                                                                 | • Choice of fixed or variable rate loan  
| TruFit Student Loan     | Attn: Trufit Student Loans                                                    | • 1 month LIBOR + 2.50% to LIBOR + 9.25% (borrower with co-signer)  
|                         | P.O. Box 42124                                                               | • Zero fees  
|                         | Mailstop RTL 295                                                             | • Fixed rate range from 5.75% to 11.75  
|                         | Providence, RI 02940                                                        | • Choice of repayment (immediate, interest only or deferred)  
|                         |                                                                                | • 0.25% rate reduction if the student, or the co-signer is an existing bank or TruFit Loan customer  
|                         |                                                                                | • 0.25% rate reduction for auto debit from any eligible bank account  
|                         |                                                                                | • $1000 minimum  
| Credit Union            | Credit Union Student Choice, LLC.                                            | • Student can be 17 years of age to apply with a co-signer  
| Student Choice          | 1001 Connecticut Ave.                                                         | • Co-signer release option available after 36 consecutive, on-time payments  
|                         | NW Suite 1001                                                                 | • Academic progress not required  
|                         | Washington, DC 20036                                                         | • Borrow up to the cost of education less financial aid  
|                         | 1-800-237-5678                                                               | • Students applying with a qualified co-signer may increase their chances of receiving a lower interest rate  
|                         | www.studentchoice.org                                                        | • Up to 15 year repayment  
|                         |                                                                                | • No prepayment penalty  
| cuStudentLoans          | LendKey Technologies                                                          | • You MUST be a member of the Credit Union  
| LendKey                 | 104 W 27th Street, 4th Floor                                                 | • 1 month LIBOR + 3% to LIBOR + 5%  
|                         | New York, NY 10001                                                           | • Rate adjusts quarterly  
|                         | 1-888-549-9050                                                               | • 6% minimum interest rate  
|                         | 1-800-583-1416 (fax)                                                         | • Zero fees  
|                         | customer.care@lwnskey.com                                                     | • 0.25% interest rate reduction for auto debit  
|                         | www.custudentloans.org                                                       | • $1000 minimum  
|                         |                                                                                | • 20-25 year repayment  
| Discover Certified      | Discover Student Loans                                                        | • You MUST be a member of the Credit Union  
| Private Loan            | P.O. Box 30947                                                               | • Enrolled at least half-time in a degree seeking program  
|                         | Salt Lake City, UT 84130-0947                                                | • 3 month LIBOR +2.99% to LIBOR + 8.99%  
|                         | 1-877-728-3030                                                               | • 1% automatic interest rate reduction once 10% of the loan principal is repaid  
|                         | www.discoverstudentloans.com                                                 | • Zero fees  
|                         |                                                                                | • Satisfactory academic progress is required  
|                         |                                                                                | • $2000 minimum  
|                         |                                                                                | • U.S. citizen or permanent resident  
|                         |                                                                                | • Zero fees for the life of the loan  
|                         |                                                                                | • 1% cash reward for good grades (Good Student Reward)  
|                         |                                                                                | • 24/7 100% U.S. based customer service  
|                         |                                                                                | • Deferred or in-school payment plans  
|                         |                                                                                | • Auto-Debit Reward: 0.25%; GMAT MBA Test Taker Reward: 0.25%  
|                         |                                                                                | • Choice of fixed or variable rate loans  
|                         |                                                                                | • Variable rates as low as 3.49%  

### Discover Certified Private Loan (continued)

- Undergraduate: 5.99% to 9.99%
- Graduate: 3-month LIBOR +0.00% to 3-month LIBOR + 8.49%
- Health Professions: 3-month LIBOR +0.00% to 3-month LIBOR + 7.49%
- MBA: 3 month LIBOR + 0.00% to 3 month LIBOR + 7.49%
- Residency (for Health Professions): 3-month LIBOR + 3.74% to 3-month LIBOR + 7.49%
- **Fixed interest rates as low as 5.99%**
  - Undergraduate: 5.99% to 9.99%
  - Graduate: 5.99% to 8.99%
  - Health Professions: 5.99% to 7.89%
  - MBA: 5.99% to 9.99%
  - Residency (for Health Professions): 6.49% to 9.99%
- Minimum loan amount $1,000
- School certification required (except residency loans)
- Must be enrolled in a degree seeking program (no certificate programs)
- Must be enrolled at least half-time
- Must be making academic progress as defined by the school
- Available to foreign students with a U.S. co-signer
- 6-month grace period for undergraduate; 9-month grace period for graduate level loans
- 9-month grace period for health profession loans
- Students can apply online at www.DiscoverStudentLoans.com

### NJ CLASS

| NJ CLASS | P.O. Box 540  
Trenton, NJ 08625  
1-800-792-8670  
www.njclass.org |
|---|---|
| • You MUST be a resident of New Jersey  
• Enrolled at least half-time  
• Maintain satisfactory academic progress  
• Student is the borrower  
• NJ Class 10 Year Variable Rate: 4.48%  
  Immediate repayment of principal and interest 0% fee  
  APR 4.48%  
• NJ Class 10 Year Fixed Rate: 5.99%  
  Immediate repayment of principal and interest 3% fee  
  APR 6.92%  
• NJ Class 15 Year Fixed Rate: 6.95%  
  Immediate repayment of principal and interest (APR 7.83%) OR interest only (APR 7.86%) 3% fee  
• NJ Class 20 Year Fixed Rate: 8.40%  
  Full deferment while enrolled at least half-time 3% fee  
  APR 9.39%  
• Interest rate increases 0.75% after the 48th payment  
• Interest capitalizes annually |
| PNC Solution Loan | The PNC Solution Loan  
2600 Liberty Avenue, Suite 200  
Pittsburgh, PA 15222  
1-800-762-1001  
www.pnconcampus.com | • PNC offers both fixed and variable rate private loans to undergraduate and graduate students  
• Variable Rate*: LIBOR* + 3.30% - 10.25%  
• Fixed Rate*: 6.49% - 12.99%  
• Tiered rate structure results in both greater flexibility in pricing and higher approval ratings  
• Must be enrolled at least half-time  
• Zero fees  
• 0.50% rate reduction for auto debit from any checking/savings account  
• 6 month grace period  
• Choose from 3 repayment options - delayed, interest-only and immediate  
• Cosigner release available after 48 on-time consecutive payments  
• Borrower and co-signer must be U.S. citizens or permanent residents  
• Can be used for past due balances within previous 90 days  
• No prepayment penalty  
• Forbearance and deferment options available  
• Second Look Process: Borrowers may call the Education Loan Center and request that their Solution Loan application be reviewed  
• 15-year Repayment Term: Additional loan modifications available  
• Interest capitalized once a repayment  
• In the event of a student’s death, PNC will forgive any and all remaining loan balance of the borrower and co-signer, if any, regardless of repayment status.  
• Financial Literacy Tools: [https://pnc.financialliteracy101.org/home/resources/index.cfm?WT.cg_n=StudentTools](https://pnc.financialliteracy101.org/home/resources/index.cfm?WT.cg_n=StudentTools)  
• For current rates please visit: [www.campusdoor.com/Sites/PNC/asp.aspx](http://www.campusdoor.com/Sites/PNC/asp.aspx) |

| PNC Solution Loan for Health Profession Students | The PNC Solution Loan  
2600 Liberty Avenue, Suite 200  
Pittsburgh, PA 15222  
1-800-762-1001  
www.pnconcampus.com | • PNC offers both fixed and variable rate private loans to health profession students  
• Variable Rate: LIBOR* + 3.30% - LIBOR* + 10.25%  
• Fixed Rate: 6.49% - 12.99%  
• Tiered rate structure results in both greater flexibility in pricing and higher approval ratings  
• Must be enrolled at least half-time  
• Zero fees  
• 0.50% rate reduction for auto debit from any checking/savings account  
• 6 month grace period  
• Choose from 3 repayment options - delayed, interest-only and immediate  
• Cosigner release available after 48 on-time consecutive payments |
| PNC Solution Loan for Health Profession Students (continued) | consecutive payments
- Borrower and co-signer must be U.S. citizens or permanent residents
- Can be used for past due balances within previous 90 days
- No prepayment penalty
- Forbearance and deferment options available – A borrower can request deferment for a loan during residency as long as it does not exceed the program maximum of 10 1/2 years of deferment (including the 180 day grace period) from the date of the first disbursement of the loan
- Second Look Process: Borrowers may call the Education Loan Center and request that their Solution Loan application be reviewed
- 15-year Repayment Term: Additional loan modifications available
- Interest capitalized once a repayment
- In the event of a student’s death, PNC will forgive any and all remaining loan balance of the borrower and co-signer, if any, regardless of repayment status
- Financial Literacy Tools: https://pnc.financialliteracy101.org/home/resources/index.cfm?WT.cg_n=StudentTools
- For current rates please visit: www.campusdoor.com/Sites/PNC/asd.aspx |
| Sallie Mae Smart Option Student Loan* | Fixed Rates: 5.74% APR to 11.85% APR
- No origination fees and no prepayment penalty
- Pay now or later—defer your payments until after school or choose an in-school repayment option that fits your needs
- Pay monthly interest
- Pay $25 per month
- Defer payments 5-15 years. Repayment term will vary based on loan amount and year in school
- Auto Debit Savings – 0.25 percentage point interest rate reduction for automatic debit enrollment
- Smart Reward: 2% cash back on scheduled payments made on time while in school with the interest or fixed repayment options.
- New! Free quarterly FICO® Credit Score: Student borrowers who have a loan disbursed during the 2014-15 academic year may receive their FICO® Score quarterly
- Graduated Repayment Period: Budget flexibility for graduating students
- Tuition Insurance Benefit: Covers up to $2,500 per semester of tuition lost due to a covered medical withdrawal
- Available at no cost to you with loans that first disburse July 1 through October 31, 2014
- Can be used if you have a balance to pay off before registering for the new semester.

Sallie Mae Smart Option Student Loan
1-888-272-5543
www.salliemae.com/smartoption
<table>
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<tr>
<th>Lender</th>
<th>Contact Information</th>
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| **Sallie Mae Smart Option Student Loan** (continued) | • Death and disability loan forgiveness  
• Borrow up to 100% of your school-certified cost of attendance (minimum $1,000)  
• Applying with a creditworthy co-signer may help you qualify and/or receive a lower interest rate. You can apply to release your co-signer after you graduate and make 12 consecutive on-time principal and interest payments. Releasing the co-signer will not adversely impact the rate on your loan  
• Visit SallieMae.com/Terms/SOSL for important information. Terms, conditions, and limitations apply  
• Graduate Students: Same features and benefits as above with the exception of different rates, additional residency or internship deferment benefit and a different disclosure link. SallieMae.com/GradStudent  
  o Variable Rates: 2.25% APR to 7.27% APR  
  o Fixed Rates: 5.74% APR to 8.56% APR  
  o A residency or internship deferment is available in 12-month increments; limited to a total of 48 months  
  o Visit SallieMae.com/GradTerms/SOSL for important information. Terms, conditions, and limitations apply |
| **SunTrust Bank Custom Choice Loan** | • Choice of fixed or variable rate loan  
• 1 month LIBOR + 2.99% to 1 month LIBOR + 8.99% (APRs currently range from 3.241% to 8.672%)  
• Fixed rates range from 4.75% to 11.25% (APRs currently range from 4.751% to 10.415%)  
• Zero fees  
• 0.25% rate reduction for auto debit (additional 0.25% rate reduction from a SunTrust deposit account)  
• 1% principal reduction per loan at graduation  
• Co-signer release available after 48 on-time, consecutive payments  
• Available for both undergraduate and graduates  
• $1,001 minimum loan (certain state exceptions apply)  
• Borrower up to $150,000 inclusive of all student loan debt  
• Choice of 3 repayment terms (7, 10 or 15 years) and 4 repayment options (full deferment, interest only, partial interest or immediate repayment)  
• 6 month grace period available  
• See website for additional information and disclosures |
| **Wells Fargo Collegiate Loan** | • Variable rates: 3.50% to 9.24%  
• Fixed rates: 6.49% to 11.99%  
• Variable rate adjusts when Prime adjusts; fixed rate set for life of loan  
• Zero fees  
• 0.25% rate reduction for auto debit  
• 0.25% to 0.50% Wells Fargo relationship rate discount  
• $1000 minimum loan  
• Borrow up to cost of attendance minus financial aid |

SunTrust Bank  
1001 Semmes Avenue  
Richmond, VA 23224  
1-866-232-3889  
www.suntrusteducation.com/customchoice

Wells Fargo Education Financial Services  
301 East 58th Street North  
P.O. Box 5185  
Sioux Falls, SD 57117-5185  
1-877-451-5039  
www.wellsfargo.com/collegeready
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<tr>
<th><strong>Wells Fargo Collegiate Loan (continued)</strong></th>
<th><strong>awarded (annual limit for temporary resident aliens is $25,000)</strong></th>
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<tbody>
<tr>
<td></td>
<td>• May be enrolled less than half-time</td>
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<td></td>
<td>• Available for both undergraduate and graduate students</td>
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<td>• Loans remain serviced by Wells Fargo</td>
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<td>• 6 month grace</td>
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<td>• 15 year repayment term</td>
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<td>• Co-borrower released after the first 24 on-time monthly payments and the borrower meets a full credit evaluation at the time of request</td>
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<td>• Co-signer information:</td>
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<td><a href="http://www.wellsfargo.com/student/cosign">www.wellsfargo.com/student/cosign</a></td>
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<td>• Tools for borrowers:</td>
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<td><a href="http://www.wellsfargo.com/student/planning">www.wellsfargo.com/student/planning</a></td>
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<th><strong>Wells Fargo MedCAP Loan for Health Professionals</strong></th>
<th><strong>Variable rates: 3.50% to 7.99%</strong></th>
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<td>Wells Fargo Education Financial Services</td>
<td>Fixed rates: 6.74% to 9.99%</td>
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<td>301 East 58th Street North</td>
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<td>P.O. Box 5185</td>
<td>Zero fees</td>
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<tr>
<td>Sioux Falls, SD 57117-5185</td>
<td>0.25% rate reduction for auto debit</td>
</tr>
<tr>
<td>1-877-451-5039</td>
<td>0.25% rate reduction at repayment upon verification of graduation</td>
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<td><a href="http://www.wellsfargo.com/collegeready/loans/professional/medschoolloan">www.wellsfargo.com/collegeready/loans/professional/medschoolloan</a></td>
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Updated 2/15