<table>
<thead>
<tr>
<th></th>
<th>PNC Solution Loan for Bar Study</th>
<th>Discover Bar Exam Loan</th>
<th>Sallie Mae Bar Study Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrowing Maximum</strong></td>
<td>$15,000</td>
<td>$16,000</td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>Cumulative Debt Limit</strong></td>
<td>$225,000</td>
<td>$180,000</td>
<td>None specified</td>
</tr>
<tr>
<td><strong>Origination Fee</strong></td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grace Period</strong></td>
<td>6 months after graduation</td>
<td>9 months after graduation</td>
<td>9 months after graduation</td>
</tr>
</tbody>
</table>
| **Interest Rate**              | • Variable rate loan interest rates range from 1.96% APR – 8.96% APR, depending on repayment term  
• Fixed rate loan interest rates range from 3.49% APR to 10.49% APR, depending on repayment term | • Variable interest rates 3.87% APR – 10.87% APR  
• Fixed rate APRs from 5.49% APR to 11.99% APR | • Variable rates range from 2.90% APR to 11.56% APR  
• Fixed rate APRs from 5.75% APR to 12.68% APR |
| **Length of Repayment**        | Up to 15 years                  | 20 years               | 15 years                  |
| **Repayment Incentives**       | • 0.50% interest rate reduction for automated payments from checking or savings account  
• A co-signer release option is available after the initial 48 consecutive on-time monthly payments  
• 0.25% interest rate reduction for electronic debiting  
• Repayment begins 9 months after graduation; no penalty for prepayment  
• Can make interest-only payments while in school and reduce interest rate .35% | • 0.25% interest rate reduction for electronic debiting  
• Repayment begins 9 months after graduation; no penalty for prepayment  
• Can make interest-only payments while in school and reduce interest rate .35% | • Funds are disbursed directly to the student  
• 0.25% interest rate reduction when automatic payments are made  
• Borrowers and cosigners can view their quarterly FICO® Score for free by logging into their Sallie Mae account  
• Death and disability loan forgiveness |
| **Eligibility**                | • Graduated from a PNC-approved law school within the last six months, or be a professional student enrolled at least half time at a PNC-approved law school scheduled to graduate within the next six months  
• Be planning to take the bar exam no later than six months after graduation  
• U.S. citizen or permanent resident  
• Have lived in the U.S. for the previous two years  
• Credit check approved | • Enrolled in final year of graduate law degree program making satisfactory academic progress or have graduated within the past 6 months  
• Be a US citizen, permanent resident or international student (International students are required to have a cosigner who is a US Citizen or permanent resident).  
• Be 16 years or older at the time you apply.  
• Credit check approved | • Enrolled at least half-time in their final year of study at a participating ABA-accredited law school, or who have graduated from one in the last 12 months  
• Sitting for the bar exam no later than 12 months after graduation  
• Be a US citizen, permanent resident or international student (International students must reside in the U.S. and have a credit-worthy cosigner who is a US Citizen or permanent resident)  
• Credit check approved |
Contact and online application information for bar study lenders:

Sallie Mae
salliemae.com/barstudy or call 1-855-SLM-LOAN

Discover Bar Exam Loans
https://www.discover.com/student-loans/bar-exam-study.html or call 1-800-STUDENT

PNC Education Loan Center
call 1-800-762-1001

Need a copy of your credit report?
You can request a free copy of your credit report once every 12 months at www.annualcreditreport.com. Any of the following
national credit bureaus will send you a copy for a small fee:
Experian: 1-888-397-3742
TransUnion: 1-800-888-4213
Equifax Credit: 1-800-685-1111