

Get help covering medical school expenses

Starting medical school means new challenges: tackling new courses and covering their cost. If you need help paying for tuition, books, housing, and lab supplies, the **MedCAP**[®] Alternative Loan for Health Professionals¹ may be a smart choice.

What are the advantages?

With this loan designed specifically for medical students, you'll enjoy:

- No payments while you're in school²
- Options to lower your interest rate by up to 1.00%³
- Funds sent quickly after approved application⁴
- Loan forgiveness in the event of death or disability⁵

To apply, call or click today

1-800-658-3567

wellsfargo.com/student



Together we'll go far



¹ Wells Fargo private student loans are subject to credit qualification, completion of a loan application/consumer credit agreement, verification of application information, and if applicable self-certification form, school certification of loan amount, and student's enrollment at a Wells Fargo-participating school.

² Students are not required to make payments while in school. Allopathic and osteopathic medical students have a grace period of 36 months designed for residency completion that may be followed by up to 24 months of internship/residency forbearance, for a total deferment period of up to 60 months after graduation. All other students begin repayment six months after leaving school, or five to seven years after the first disbursement date (depending on discipline), whichever comes first.

³ You may reduce your interest rate by a total up to 1.00% if you satisfy one or more of the following: you or your cosigner have a qualifying Wells Fargo relationship at the time of application 0.25% - 0.50%, depending on the relationship; you qualify for the *Wells Fargo Student Graduation Benefit*SM 0.25%; or you authorize automatic payments from your personal checking or savings account 0.25% (this rate reduction will be effective the day after the first automatic withdrawal is made). Different discounts may be combined, except that only one relationship discount will apply. You will automatically receive the highest applicable relationship discount (loans originated through Wachovia Bank, N.A. do not qualify for the discount for having a prior student loan relationship). For variable interest rate loans, if the relationship ends, the interest rate may be reset to reflect removal of the discount. Deposit products offered by Wells Fargo Bank, N.A., Member FDIC. Wells Fargo reserves the right to discontinue or modify our rewards for future disbursement at any time without notice. For details, including eligibility requirements, visit us at wellsfargo.com/student or call 1-800-378-5526.

⁴ The timing of most loan disbursements are scheduled by the educational institution.

⁵ Benefit applies in the event of death or total permanent disability of student beneficiary. Not applicable for the *Wells Fargo Private Consolidation*SM Loan.