

Health professional students: It pays to compare student loan options

When it comes to choosing a student loan, carefully consider all your choices. Your lowest-cost option may surprise you. When you factor in a good credit standing and the possible interest rate discounts available, Wells Fargo private student loans are very competitive, and may be the lowest-cost option among student loans.

Private student loans provide several advantages to consider:

- No application, origination, or early repayment fees
- Competitive interest rates — choose between fixed or variable interest rate options
- Interest rate discounts — lower your rate by up to 1.00%¹

Get the details

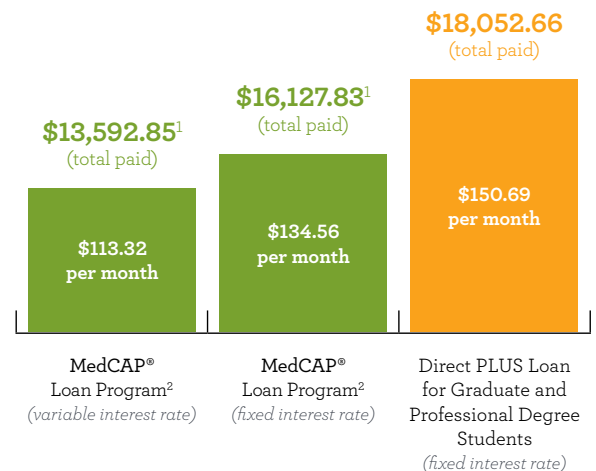
Check out the chart on the reverse side for a side-by-side comparison.

To learn more or apply, call or click today:

1-877-425-2615

wellsfargo.com/studentcompare

Compare your costs: Private vs. federal student loans



This graph shows the difference in overall cost for a \$10,000 student loan including all available discounts. You can see that the variable interest rate private student loan from Wells Fargo provides a lower overall cost than the fixed interest rate federal student loan.

The monthly payment amount examples for Wells Fargo's MedCAP Loan Program are based on a 4.18% variable APR and a 6.61% fixed APR (respectively), a 2-year in school period, a 10-year repayment term, a 6-month grace period, and no origination fee. This also includes our 0.50% PMA[®] discount.

The Direct Loan monthly payment amount example is based on an 8.25% fixed APR, a 2-year in school period, a 10-year repayment term, a 6-month deferment, and a 4.00% origination fee.

Together we'll go far



When comparing student loans, some facts to consider include: the interest rate, loan fees, discounts, repayment options, and who will service the loan. The following chart offers side-by-side comparisons between private and federal student loans.

	Direct PLUS Loan for Graduate and Professional Degree Students	MedCAP Loan Program ² (variable interest rate)	MedCAP Loan Program ² (fixed interest rate)
What is the interest rate?	Fixed rate <ul style="list-style-type: none"> • 8.25% APR³ • Interest rate of 7.90% 	Variable rate <ul style="list-style-type: none"> • APR as low as 4.18%³ • Interest rate of 4.25% <i>Variable interest rates are subject to change.</i>	Fixed rate <ul style="list-style-type: none"> • APR as low as 6.61%³ • Interest rate of 6.79% <i>Variable interest rates are subject to change.</i>
Is there an origination fee?	4.00% origination fee Example: 4.00% fee on \$1,000 = \$40	No	No
Are there any interest rate discounts available?	0.25% with automatic payments	<ul style="list-style-type: none"> • 0.25% with automatic payments • 0.25% graduation benefit • Up to 0.50% relationship discount 	<ul style="list-style-type: none"> • 0.25% with automatic payments • 0.25% graduation benefit • Up to 0.50% relationship discount
Is there a grace period after graduation?	Immediate repayment after final disbursement ⁴	<ul style="list-style-type: none"> • Up to 60 months after leaving school for allopathic and osteopathic medical students • Six months after leaving school for students in other eligible disciplines⁵ 	<ul style="list-style-type: none"> • Up to 60 months after leaving school for allopathic and osteopathic medical students • Six months after leaving school for students in other eligible disciplines⁵
What is the repayment term?	Standard repayment term is 10 years	Standard repayment term is 15 – 20 years based on discipline ⁶	Standard repayment term is 15 – 20 years based on discipline ⁶
Who will service my loan?	U.S. Dept. of Education contracted servicers	Wells Fargo	Wells Fargo
Is there a cosigner option?	Yes	Most students qualify on their own	Yes, however not required as most students qualify on their own
Can the cosigner/endorser be released?	No	Yes ⁷	Yes ⁷
Is there loan forgiveness?	Yes	Yes ⁸	Yes ⁸
What are the repayment options?	Various options available — please visit direct.ed.gov for more information	Visit our website at wellsfargo.com/student/repay to view repayment options	Visit our website at wellsfargo.com/student/repay to view repayment options

This information is current as of December 3, 2012 and is subject to change.

¹ Discounts eligible at time of application: You may qualify for an interest rate discount if you or your cosigner has any of the following Wells Fargo products prior to your Final Loan Disclosure being issued: a Wells Fargo PMA[®] package — 0.50% discount; a qualifying Wells Fargo checking account — 0.25% discount; a prior federal or private student loan made by Wells Fargo — 0.25% discount (prior Wachovia federal student loans are not eligible). Only one qualifying relationship discount will apply. You will automatically receive the highest applicable discount. For variable interest rate loans, if the qualifying relationship ends, the interest rate may be reset to reflect the removal of the discount. Discounts eligible during repayment: interest rate discounts are effective once you qualify for the discount — your monthly payment amount is adjusted at a later time. Discounts may be combined: Wells Fargo Student Graduation BenefitSM program — 0.25% interest rate reduction to borrowers who graduate. The discount applies to loans disbursed on or after September 1, 2011. Discount is effective once proof of graduation or program completion is verified. Benefit not offered for the Wells Fargo Student Loan for Parents and the Wells Fargo Private ConsolidationSM Loan; automatically withdrawn payment discount (“ACH”) — 0.25% interest rate reduction to borrowers who have their payments automatically withdrawn from a personal checking or savings account. This discount does not apply to automatic bill payments set up solely by you. If the automatic payment is canceled at any time after repayment begins, the discount will be lost until automatic payment is reinstated. The 0.25% interest rate reduction is effective the day after the first payment is made using automatic withdrawal during the repayment period. The automatic payment interest rate reduction is separate from the graduation interest rate reduction and available to both borrowers who graduate and those who do not. Discount does not apply during any deferment or forbearance period. Deposit products offered by Wells Fargo

Bank, N.A., Member FDIC. Wells Fargo reserves the right to discontinue or modify our interest rate discount program(s) for future loans any time without notice. For details, including eligibility requirements, visit us at wellsfargo.com/student or call 1-800-378-5526.

² 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.
³ The quoted APR includes a 0.50% discount for a qualified Wells Fargo PMA[®] package relationship.
⁴ Can defer while in school based upon enrollment verification and request 6-month deferment after leaving school.
⁵ 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.
⁶ The repayment term is 20 years for allopathic, osteopathic, and veterinary medicine, dentistry, optometry, and podiatry; 15 years for all other disciplines.
⁷ After first 24 consecutive on-time payments. Student borrower must, at time of request, meet minimum credit guidelines and be a U.S. citizen. Eligible student borrowers will need to contact Wells Fargo Education Financial Services to request the cosigner release.
⁸ In the event of the student’s death or total and permanent disability.