

**TruFit Student Loan™  
Repayment Examples**

	Deferred Repayment*		Interest Only Repayment*		Immediate Repayment*	
	Highest Rate	Lowest Rate	Highest Rate	Lowest Rate	Highest Rate	Lowest Rate
<b>Origination Fee</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Interest Rate** (LIBOR + Margin)</b>	11.49%	5.24%	10.24%	3.24%	10.24%	3.24%
<b>Total Payment Amount</b>	\$30,843.10	\$17,566.70	\$23,766.82	\$13,968.41	\$19,306.38	\$12,579.15
<b>Interest Only Payment</b>	NA	NA	\$4,222.17	\$1,335.99	NA	NA
<b>Monthly Minimum Payment</b>	Payments 1 to 179: \$ 172.07  Payment 180: \$42.57	Payments 1 to 179: \$97.69  Payment 180: \$80.19	Payments 1 to 179: \$108.93  Payment 180: \$46.18	Payments 1 to 179: \$70.22  Payment 180: \$63.04	Payments 1 to 179: \$107.44  Payment 180: \$74.62	Payments 1 to 179: \$69.94  Payment 180: \$59.89
<b>Annual Percentage Rate</b>	10.62%	5.06%	10.26%	3.25%	10.25%	3.24%
<b>Total Finance Charge</b>	\$20,843.10	\$7,566.70	\$13,766.82	\$3,968.41	\$9,306.38	\$2,579.15
<b>Potential ACH Benefit Savings***</b>	<b>\$846.96</b>	<b>\$547.82</b>	<b>\$688.08</b>	<b>\$476.22</b>	<b>\$364.47</b>	<b>\$322.12</b>

\* Assumptions: All loans assume a \$10,000 loan in the first year of school with two disbursements, variable interest rate of LIBOR + a margin based on a FICO score. This example assumes a Monthly LIBOR rate of 0.24% plus a margin (listed above and ranges from 3.00% - 11.25%) for a borrower with a co-signer. Other assumptions include a 45 month in-school period, 6 month grace period, a standard repayment account, a constant LIBOR rate and the borrower remains in school through the expected graduation date. Savings are rounded to the nearest dollar and 15 year examples are provided. Terms and conditions apply.

\*\* Citizens Bank reserves the right to modify interest rates and loan margins at any time without notice. Such changes will only apply to applications taken after the effective date of change.

\*\*\* ACH Benefit: Borrowers can take advantage of a 0.50% interest rate reduction for automating payment from any eligible Citizens Bank account.