



BANK STUDENT LINE OF CREDIT OPTIONS FOR POST-SECONDARY STUDENTS

****Please note: Information is subject to change without notice. Please visit the lender website or local branch for more information.**

RBC ROYAL CREDIT LINE FOR STUDENTS	CIBC EDUCATION LINE OF CREDIT (ELC)
<p>Eligibility</p> <ul style="list-style-type: none"> ◆ Proof of enrolment at a post-secondary institution ◆ Must be 18 years and older <p>Credit Assessment</p> <ul style="list-style-type: none"> ◆ Normal credit granting criteria ◆ Co-signer may be required <p>Loan Type</p> <ul style="list-style-type: none"> ◆ Revolving Credit <p>Loan Amount</p> <ul style="list-style-type: none"> ◆ Up to \$5000 per year for undergraduate programs ◆ Up to \$10,000 per year for postgraduate programs <p>Repayment</p> <ul style="list-style-type: none"> ◆ Pay interest while in school ◆ Up to 12 months to pay principle after graduation <p>Pricing</p> <ul style="list-style-type: none"> ◆ Prime + 1% while in school <p>Contact</p> <ul style="list-style-type: none"> ◆ 1-800-769-2511 or local branch or www.rbc.com 	<p>Eligibility</p> <ul style="list-style-type: none"> ◆ Proof of enrolment at a post-secondary institution ◆ Must be 18 years and older <p>Credit Assessment</p> <ul style="list-style-type: none"> ◆ Normal credit granting criteria ◆ Co-signer may be required <p>Loan Type</p> <ul style="list-style-type: none"> ◆ Revolving Credit <p>Loan Amount</p> <ul style="list-style-type: none"> ◆ Full-time/part-time programs – maximum \$40,000 ◆ Full-time undergraduate programs - \$15,000 per year ◆ Part-time undergraduate - \$7,000 per year <p>Repayment</p> <ul style="list-style-type: none"> ◆ Pay interest while in school ◆ A year after graduation (or 6 months without graduating) the ELC is converted to a personal loan <p>Pricing</p> <ul style="list-style-type: none"> ◆ Prime rate + 2%-3% <p>Contact</p> <ul style="list-style-type: none"> ◆ 1-800-465-2422 or local branch or www.cibc.com

BANK OF MONTREAL STUDENT LINE OF CREDIT	TD CANADA TRUST STUDENT LINE OF CREDIT
<p>Eligibility</p> <ul style="list-style-type: none"> ◆ Be a full-time student enrolled in a post-secondary school or university ◆ Canadian citizen or landed immigrant ◆ Enrolled in a minimum 12 week program full-time with 20 hours of instruction per week ◆ Be in a program that will lead to a diploma or certificate <p>Credit Assessment</p> <ul style="list-style-type: none"> ◆ Normal credit granting criteria ◆ Co-signer will likely be required <p>Loan Type</p> <ul style="list-style-type: none"> ◆ Revolving Credit <p>Loan Amount</p> <ul style="list-style-type: none"> ◆ Up to \$15,000 in first year and \$10,000 in each remaining year to a maximum of \$45,000 <p>Repayment</p> <ul style="list-style-type: none"> ◆ Interest payments on money actually used until one year after graduation ◆ Interest and principle payments begin after one year and maximum seven years to pay <p>Pricing</p> <ul style="list-style-type: none"> ◆ Prime rate + 2% <p>Other</p> <ul style="list-style-type: none"> ◆ Student Line of Credit for professional studies <p>Contact</p> <ul style="list-style-type: none"> ◆ 1-877-CALL BMO or www.bmo.com 	<p>Eligibility</p> <ul style="list-style-type: none"> ◆ Proof of enrolment at designated Canadian colleges and universities ◆ Canadian citizen or landed immigrant <p>Credit Assessment</p> <ul style="list-style-type: none"> ◆ Normal credit granting criteria ◆ Co-signer may be required <p>Loan Type</p> <ul style="list-style-type: none"> ◆ Revolving Credit <p>Loan Amount</p> <ul style="list-style-type: none"> ◆ Full-time students – up to \$10,000 per year to a maximum of \$40,000 over four years of study ◆ Part-time students – up to \$5,000 per year to a maximum of \$40,000 over eight years of study <p>Repayment</p> <ul style="list-style-type: none"> ◆ Monthly interest only up to 12 months after graduate ◆ Principle and interest payments will begin after one year of graduation ◆ Repayment period negotiated with each student <p>Pricing</p> <ul style="list-style-type: none"> ◆ Prime rate + variance rate <p>Other</p> <ul style="list-style-type: none"> ◆ Available for part-time students ◆ TD Canada student plan and overdraft protection available <p>Contact</p> <ul style="list-style-type: none"> ◆ 1-866-222-3456 or local branch or www.tdcanadatrust.com

ATB STUDENTS FIRST LINE OF CREDIT	SCOTIALINE PERSONAL LINE OF CREDIT FOR STUDENTS
<p>Eligibility</p> <ul style="list-style-type: none"> ♦ Full-time students attending a Canadian post-secondary institute ♦ Canadian citizen over 18 years of age <p>Credit Assessment</p> <ul style="list-style-type: none"> ♦ Normal credit granting criteria ♦ Co-signer may be required <p>Loan Type</p> <ul style="list-style-type: none"> ♦ Revolving Credit <p>Loan Amount</p> <ul style="list-style-type: none"> ♦ Up to \$10,000 per academic year <p>Repayment</p> <ul style="list-style-type: none"> ♦ Interest payments are made monthly while in school and 12 months after graduation ♦ Repayment schedule will be established 12 months after graduation ♦ Up to 20 years to repay once graduate <p>Pricing</p> <ul style="list-style-type: none"> ♦ Prime rate + 1% <p>Other</p> <ul style="list-style-type: none"> ♦ Student First MasterCard and Student First Account can be arranged <p>Contact</p> <ul style="list-style-type: none"> ♦ 1-866-541-7640 or local branch or www.atb.com 	<p>Eligibility</p> <ul style="list-style-type: none"> ♦ A Canadian citizen or landed immigrants ♦ Enrolled in a degree or diploma programs at a public, not-for-profit Canadian post-secondary institute <p>Credit Assessment</p> <ul style="list-style-type: none"> ♦ Normal credit granting criteria ♦ Co-signer may be required <p>Loan Type</p> <ul style="list-style-type: none"> ♦ Revolving Credit <p>Loan Amount</p> <ul style="list-style-type: none"> ♦ Full-time undergraduates – up to \$10,000 per academic year to a maximum of \$40,000 ♦ Part-time undergraduates – up to \$5,000 per academic year to a maximum of \$20,000 <p>Repayment</p> <ul style="list-style-type: none"> ♦ Monthly interest payments are required while in school ♦ Regular repayment begins eight months after completing studies <p>Pricing</p> <ul style="list-style-type: none"> ♦ Prime + variance rate <p>Other</p> <ul style="list-style-type: none"> ♦ Credit card can be arranged <p>Contact</p> <ul style="list-style-type: none"> ♦ 1-800-972-6842 or local branch or www.scotiabank.com

(Updated by Financial Aid Office October 17, 2011)