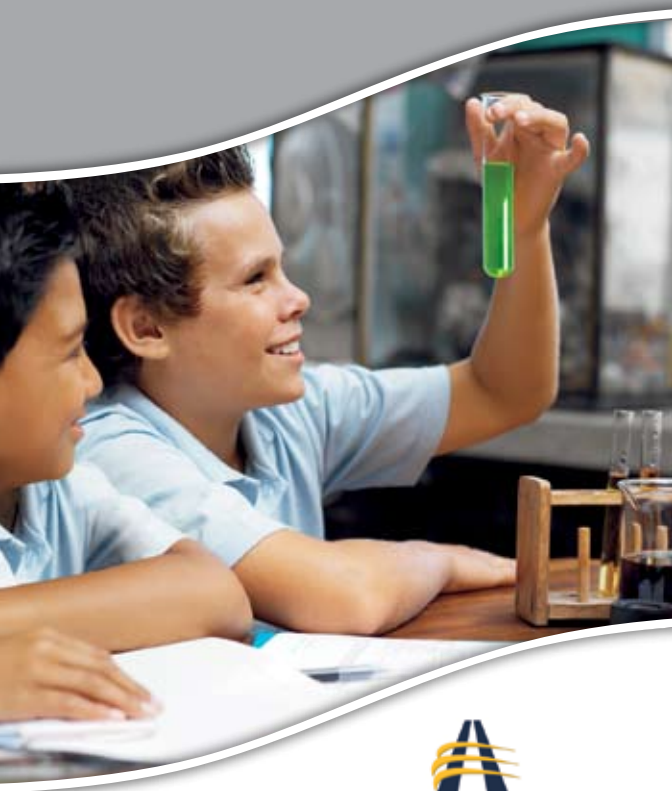




WACHOVIA

Elementary and Secondary Loan



Adventist Education

**Designed for Seventh-Day
Adventist Schools**

Elementary and Secondary Loan

Covering the costs of private elementary or secondary education can be difficult. Wachovia can help.

With our Elementary and Secondary Loan program (guaranteed by TERI®), you can easily cover your child's private education costs. In fact, you can receive up to your child's entire cost of education minus other aid awarded.

Great Benefits:

- Receive from \$1,000 up to \$20,000 (\$80,000 aggregate limit)
- Enjoy a variable interest rate as low as the Prime Rate¹
- Rate reduction of 0.50 percent available during repayment²
- Use our fast online application or call us toll-free
- Receive funding in as little as five days from receipt of application
- Take up to 20 years to repay your loan

Covers Total Cost of Attendance

This loan can cover 100 percent of attendance costs, minus other student aid received. This total cost may include tuition, room and board, lab fees, computers, school-related transportation and other expenses.

Fee and Repayment Details

Repayment begins after full loan disbursement. An origination fee of 6 percent will be financed and added to the loan amount at the time. Your minimum monthly payment will be at least \$25 and there are no penalties for prepayment.

Apply Now

Go to your school's Web site and select the Wachovia link to apply online. Or, call toll-free at 1-800-657-1236.



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1. The variable interest rate is based on the highest domestic Prime Rate as published in the "Money Rates" table of *The Wall Street Journal* plus a margin of 0%. The variable interest rate will be adjusted each month, based on the Prime Rate published on the last business day of the calendar month immediately preceding each monthly adjustment date.

2. The benefit program may be modified or discontinued at any time without notice. Program changes will not affect loans that qualify for the benefit prior to the time of change. Earned benefits terminate if you do not stay in the auto debit plan or upon loan default and/or loan transfer to the guarantor or insurer.

TERI® is a registered mark of The Education Resources Institute.

Private education loans originated by Wachovia Bank of Delaware, N.A.