(8 /$: VLQJOH PRGXOH)((6&+('8/(

3OHDVH QRWH WKDW WKLV)HH 6FKHGXOH IRUPV SDUW RI WKH 7HUPV DQG &RQGLWLRQV IRU \RXU &RXUVH <RX DUH DGYLVHG WR UHDG WKLV)HH 6F

$FDGHPLF <HDU   )RU HFRXUVHV VWDUWLQJ RQ RU DIWHU VW -XO\

&RXUVH	0RGH	6WXG\ 'XU RV WyiXRJ W		
				…

+RZ WR SD\

7KH 8QLYHUVLW\ DFFHSWV WKH IROORZLQJ PHWKRGV RI SD\PHQW

&DUG SD\PHQW FDQ EH PDGH YLD   KWWSV VWULSH ODZ DF XN YLD SKRQH RQ

```
%DQN:HVW
$GGUHVV 6WUHHW % %UDQFK 3 2 %R[     )OHHW 6WUHHW /RQGRQ (& $ ';
$FFRXQW 1R
6RUW FRGH
6ZLIW:%.*%/
,%$1*%  1:%.
```

,W LV LPSRUWDQW WR VWDWH \RXU 6WXGHQW 5HIHUHQFH 1XPEHU LQ WKH UHIHUHQFH ILHOG :LWKRXW WKLV LQIRUPDWLRQ ZH FDQQRW LGHQW…
FKDUJHV PD\ EH OHYLHG E\ ERWK \RXU RZQ EDQN DQG WKH 8QLYHUVLW\ RI /DZ¶V EDQN $Q\ VXFK FKDUJHV ZLOO EH SD\DEOH E\ \RX

(8 /$: VLQJOH PRGXOH ,167$/0(17 237,216

3OHDVH QRWH WKDW WKLV ,QVWDOPHQW 2SWLRQV 6FKHGXOH SURYLGHV GHWDLOV RI WKH DYDLODEOH LQVWDOPHQW RSWLRQV

&RQGLWLRQV

6WDUW GDWH	6WXG\ 0RGH	3D\PHQW 2SWLRQV DYDLO…	
		0RGXOH SD\PHQWV	
		3D\PHQW 'DWH	3D\P…
-DQ WR 0D\	2QOLQH	-DQ	… *%3

)HH /LDELOLW\ $FDGHPLF <HDU

&DQFHOODWLRQ 'HIHUUDO ,QWHUPLVVLRQ DQG 7UDQVIHU

&DQFHOODWLRQ 'HIHUUDO ,QWHUPLVVLRQ DQG 7UDQVIHU DV HDFK RI WKRVH WHUPV LV GHILQHG LQ WKH 7HUPV DQG &RQGL…
&DQFHOODWLRQ DV WKH\ DOO LQYROYH WKH &DQFHOODWLRQ RI D UHVHUYHG FRXUVH SODFH

<RXU IHH OLDELOLW\ RQ &DQFHOODWLRQ 'HIHUUDO ,QWHUPLVVLRQ DQG 7UDQVIHU LV EDVHG RQ WKH 7XLWLRQ)HH DV VHW …
FKRVHQ

&RROLQJ RII SHULRG

6WXGHQWV FDQ FDQFHO WKHLU FRXUVHV ZLWKLQ   GD\V RI DFFHSWDQFH WKH ³FRROLQJ RII S0 0 \RX FDQFHO RQ RU EHIRU…

			'XUDWLRQ DQG 0RGH RI 6WXG\ \RX OLDELOLW\ LV VKRZQ WKLV LV WKH SD\PHQWV DUH QRW XS WR SD\PHQWV DUH QR	,I \RX FDQFHO RQ GDWH SHFWLYLOO EH EFR YDOXH RI HWKH WLV R SD\PHQWV DUH QR
-DQ WR 0D\	\ PM !™™xVuƒ3	!™™xVuƒ5À• SDWH D5 i™—…gX30ñ @0		