

Addendum Date: March 15, 2019

This Addendum is incorporated into and becomes a part of your Consumer Loan Agreement.

Please keep this attached to your Personal Line of Credit Account Disclosure.

		Account Opening Disclosure		
		Interest Rate and Interest Charges		Daily Periodic Rate
Subaccount Name	Approximate Term	Annual Percentage Rate (APR)		
Line of Credit	18 mos.		7.99%	0.0002189
	36 mos.		9.50%	0.0002603
	48 mos.		13.50%	0.0003699
	60 mos.		15.50%	0.0004247
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees <ul style="list-style-type: none"> Late Charge Return Payment Fee 		20% interest due, \$25.00 minimum \$20.00		

How We Will Calculate Your Balance: We will use a balance computation method called daily balance. See your account Agreement for more details

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

Late Charge: You will be charged a late fee of 20% of interest due or \$25 whichever is greater when payments are 15 days or more delinquent.

Return payment fee: A return payment fee of \$20.00 will be charged each time a payment is returned to us.

Skip-a-payment fee: You may request to extend the next payment due date on your loan by one month and agree to pay a \$20.00 fee.

Eligible accounts will currently not be in default and have zero skipped payments in the preceding 12 months.

Application fee: A \$10.00 fee may be charged for each loan application.

Collection Costs: We may pay someone else to help collect your account if you do not pay. You also will pay us that amount.

This includes reasonable attorney fees or other such costs as the Court determines proper. These fees and costs may be added to your loan balance and bear interest at the **ANNUAL PERCENTAGE RATE** applicable at that time.

