

# U\$X FEDERAL CREDIT UNION®

1293 FREEDOM ROAD  
PO BOX 1728  
CRANBERRY TWP PA 16066

Dear Member:

Thank you for your interest in the U\$X Federal Credit Union **Home Equity Line of Credit Program**.

Attached for your information are:

- Highlights of U\$X FCU's Home Equity Line of Credit Program
- Home Equity Line of Credit Early Disclosure
- Instructions on Finding Approved Housing Counseling Agencies
- Home Equity Line of Credit Loan Application

When returning your completed Application, please include the following required documents.

1. **Copy of homeowners insurance policy**
2. **Income verification for each applicant and co-applicant**
  - **Regular employment-** One month's current pay stubs and two years W-2's
  - **Self-employment-** Last two years of signed Federal Income Tax Returns- Personal and Business including all schedules
  - **Retirement-** Statement showing deposit of Social Security and/or pension income. Investment statements, 1099's or benefit letters also accepted
  - **Rental Income-** Last 2 years of signed Federal Tax Returns including schedule E
  - **Alimony or Child Support** – Statement showing deposit or receipt of funds  
**Notice:** Alimony, Child Support or other income need not be revealed if you do not choose to have it considered.
3. **Copy of any lease agreement you have on the property (example: oil and gas)**

**Additional Documentation maybe required.**

If you have any questions, please contact one of our loan specialists at 1-888-219-3159

For current interest rates and available terms, contact one of our offices or visit [www.usxfcu.org](http://www.usxfcu.org)

# U\$X FEDERAL CREDIT UNION®

1293 FREEDOM ROAD  
PO BOX 1728  
CRANBERRY TWP PA 16066

## HOME EQUITY LINE OF CREDIT HIGHLIGHTS

Purpose:	Multi-Purpose
Maximum Loan	\$250,000.00 for Plans 1, 2, and 3 & \$100,000.00 for Plan 4
Minimum Loan	\$10,000.00
Draw Period	10 years
Loan to Value (Combined)	Plan 1 up to 60%. Plan 2 up to 70%. Plan 3 up to 80% Plan 4 up to 90% of appraised value minus current mortgage balance(s)
Payment Schedule	Payments are amortized over a 15-year period or that time remaining to maturity. Minimum monthly payment will never be less than \$150.00 or the full amount owed, whichever is less. Payments will be adjusted at the end of every month of advances and /or interest rate changes.
Interest Rate	An introductory rate of 6.24% APR (Annual Percentage Rate) will be locked in for 12 months from loan closing date. The APR will be adjusted on the first day of the month following the 12-month introductory rate period.  After the introductory period, the interest rate will be a Variable APR. The applicable rate will be determined by the Wall Street Journal Prime Rate. The rate is subject to change on the first of January, April, July, and October. Margins are added/subtracted according to Plan. Plan 1= (Prime -1.0%) Plan 2= (Prime -0.5%) Plan 3= (Prime) Plan 4= (Prime +1.0%) *Caps- The rate cannot increase or decrease more than 2% in a calendar year. Will not be more than 18% or less than 4%
Requirements	Appraisal Property Search Verification of Income Homeowners Insurance Owner Occupied Primary Residence located in Pennsylvania or Ohio Flood Insurance may be required Title Insurance may be required Other requirements may apply
Closing Costs	Approximately \$100 - \$600
Access Limits	Checks & U\$X FCU BankJoy <a href="http://www.usxfcu.org">www.usxfcu.org</a> (\$500.00 minimum withdraw)



1293 Freedom Road  
P.O. 1728  
Cranberry TWP, PA 16066  
1-888-219-3159



### HOME EQUITY LINE OF CREDIT

### Application

**NOTE AND COMPLETE** NOTICE TO OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X \_\_\_\_\_  
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Married Applicants may apply for a separate account.

Individual Credit: Complete Applicant section. Complete Co-Applicant, Spouse, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Amount Requested \$ \_\_\_\_\_ Purpose: \_\_\_\_\_

Repayment:  Payroll Deduction  Cash  Automatic Payment  Military Allotment  \_\_\_\_\_

**STATEMENT OF INTENT** Are you interested in having your loan protected?  Yes  No  
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

<b>APPLICANT INFORMATION</b> APPLICANT NAME (Last - First - Initial)	<b>OTHER</b> <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE NAME (Last - First - Initial)
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DRIVER'S LICENSE NUMBER/STATE	BIRTH DATE	DRIVER'S LICENSE NUMBER/STATE	BIRTH DATE
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ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
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HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
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PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	LENGTH AT RESIDENCE
--	---------------------

PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	LENGTH AT RESIDENCE
---	---------------------

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
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LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)
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<b>EMPLOYMENT INFORMATION</b> NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
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YOUR TITLE/GRADE	SUPERVISOR'S NAME
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START DATE	HOURS AT WORK	IF SELF EMPLOYED, TYPE OF BUSINESS
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IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS	IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS
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STARTING DATE	ENDING DATE
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MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE
--	--

<b>INCOME INFORMATION</b> NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.
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EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS
--	--

OTHER INCOME \$ _____ PER _____ SOURCE	OTHER INCOME \$ _____ PER _____ SOURCE
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<b>REFERENCES</b> Please include Street, City, State and Zip. NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
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RELATIONSHIP	HOME PHONE
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NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE	NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE
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HOME PHONE	HOME PHONE
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<b>ASSETS/PROPERTY</b>		Check box for Applicant/Other. List all assets and account number(s)-- Attach other sheets if necessary.			
<b>APPLICANT</b>		<b>OTHER (CO-APPLICANT, SPOUSE)</b>			
SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY USX Federal Credit Union P.O. Box 1728, Cranberry Twp, PA 16066		SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY USX Federal Credit Union P.O. Box 1728, Cranberry Twp, PA 16066	
SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY USX Federal Credit Union P.O. Box 1728, Cranberry Twp, PA 16066		SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY USX Federal Credit Union P.O. Box 1728, Cranberry Twp, PA 16066	
APPLICANT	OTHER	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.		MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN
	HOME*	SEE ATTACHED		\$	YES NO
				\$	YES NO
				\$	YES NO

\*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable. A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.

FIRST MORTGAGE HELD BY	OTHER LIENS (Describe)
PRESENT BALANCE \$	
IS THE PROPERTY DESCRIBED IN THIS SECTION: LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION?	YOUR PRINCIPAL DWELLING? <input type="checkbox"/> YES <input type="checkbox"/> NO IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO

**DEBTS** In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	OTHER	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE
	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (Incl. Tax & Ins.)	SEE DEBT SHEET		\$	\$	\$	
		SEE ATTACHED		\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED				<b>TOTALS</b>	\$	\$	\$

<b>FINANCIAL INFORMATION</b>		These questions apply to both Applicant and Other.																																	
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET																																			
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2">APPLICANT</th> <th colspan="2">OTHER</th> </tr> <tr> <td>YES</td> <td>NO</td> <td>YES</td> <td>NO</td> </tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </table>		APPLICANT		OTHER		YES	NO	YES	NO																								
APPLICANT				OTHER																															
YES	NO			YES	NO																														
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?																																			
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?																																			
ARE YOU A PARTY IN A LAWSUIT?																																			
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?																																			
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?																																			
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?																																			
FOR WHOM (Name of Others Obligated on Loan):	TO WHOM (Name of Creditor):																																		

**SIGNATURES**  
 You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.  
 If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

<b>X</b> (SEAL)	<b>X</b> (SEAL)
APPLICANT'S SIGNATURE	OTHER SIGNATURE
DATE	DATE

<b>CREDIT UNION INFORMATION</b>	
<input type="checkbox"/> LOAN OFFICER	ADVANCE APPROVED: <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> CREDIT COMMITTEE OR OTHER	COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED
	OUTSIDE INFORMATION CONSIDERED: <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE
	\$ _____ APPROVED LIMIT _____ DEBT RATIO
REFERRED TO/REASON(S) FOR REFERRAL:	
DESCRIBE COUNTER OFFER:	
SPECIFIC REASON(S) FOR REJECTION:	
SIGNATURES:	DATE
<input type="checkbox"/> LOAN OFFICER X	X
<input type="checkbox"/> CREDIT COMMITTEE X	X
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON	(DATE) BY (INITIALS)
USX Federal Credit Union	736140
LOAN ORIGINATOR ORGANIZATION	NMLSR ID NUMBER
LOAN ORIGINATOR	NMLSR ID NUMBER

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FINDING APPROVED HOUSING COUNSELING AGENCIES

Housing Counseling Agencies approved by the U.S. Department of Housing and Urban Development (“HUD”) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objective and circumstances, often at little or no cost.

If you are interested in contacting a HUD approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau’s (“CFPB”) website via:

[www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

You can also access HUD’s housing counseling agency website via:

[www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

# Home Equity Early Disclosure

## IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT PLAN

This disclosure contains important information about our Home Equity Line of Credit Plan. You should read it carefully and keep a copy for your records.

**AVAILABILITY OF TERMS:** All of the terms described below are subject to change. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you pay to us or anyone else in connection with your application.

**SECURITY INTEREST:** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

**POSSIBLE ACTIONS:** We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if (1) you engage in fraud or material misrepresentation in connection with the plan; (2) you do not meet the repayment terms of this plan, or (3) your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if (1) any reasons mentioned above exist; (2) the value of the dwelling securing the line declines significantly below its appraised value for purposes of the line; (3) we reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances; (4) you are in default of a material obligation of the agreement; (5) government action prevents us from imposing the annual percentage rate provided for in the agreement; (6) the priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit line; (7) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice, or (8) the maximum annual percentage rate is reached.

**MINIMUM PAYMENT REQUIREMENTS:** You can obtain credit advances for 10 years. This period is called the "draw period." At our option, we may renew or extend the draw period. After the draw period ends the repayment period will begin. The length of the repayment period will depend on the balance at the time of the last advance you obtain before the draw period ends. You will be required to make monthly payments during both the draw and repayment periods. At the time you obtain a credit advance a payoff period of 180 monthly payments will be used to calculate your payment.

The payoff period will always be the shorter of the payoff period for your outstanding balance or the time remaining to the maturity date. Your payment will be set to repay the balance after the advance, at the current annual percentage rate, within the payoff period. Your payment will remain the same unless you obtain another credit advance. Your payment may

also change if the annual percentage rate increases or decreases. Each time the annual percentage rate changes, we will adjust your payment to repay the balance within the original payoff period. Your payment will include any amounts past due and any amount by which you have exceeded your credit limit, and all other charges. Your payment will never be less than the smaller of \$150.00, or the full amount that you owe.

**MINIMUM PAYMENT EXAMPLE:** If you made only the minimum monthly payment and took no other credit advances it would take 8 years to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 9.5%. During that period, you would make 95 payments of \$150.00 and one (1) final payment of \$25.82.

**FEES AND CHARGES:**

You must pay certain fees to third parties to open the plan. These fees generally total between \$200.00 and \$750.00. If you ask, we will provide you with an itemization of the fees you will have to pay third parties.

**PROPERTY INSURANCE:** You must carry insurance on the property that secures this plan. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance if it is available.

**REFUNDABILITY OF FEES:** If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid.

**TRANSACTION REQUIREMENTS:** The minimum credit advance that you can receive is \$500.00 for the first advance and \$500.00 for each subsequent advance.

**TAX DEDUCTIBILITY:** You should consult a tax advisor regarding the deductibility of interest and charges for the plan.

**VARIABLE RATE FEATURE:** This plan has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum payment may change as a result. The annual percentage rate includes only interest and no other costs.

The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published the highest rate will be used. We will use the most recent index value available to us as of 10 days before the date of any annual percentage rate adjustment.

To determine the annual percentage rate that will apply to your account, we add a margin to the value of the Index.

The initial annual percentage rate is "discounted" – it is not based on the index and margin used for later rate adjustments. The initial rate will be in effect for 12 months. Ask us for the current index value, margin, discount

and annual percentage rate. After you open a plan, rate information will be provided on periodic statements that we send you.

**RATE CHANGES:** The annual percentage rate can change quarterly on the first day of January, April, July and October after the expiration of any discount period. The rate cannot increase or decrease more than 2.0 percentage points in any one year period. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 18.0% or the maximum permitted by law, whichever is less. However, under no circumstances will your **ANNUAL PERCENTAGE RATE** go below 4.0% at any time during the term of the plan except during the discount period.

**MAXIMUM RATE AND PAYMENT EXAMPLES:** If you had an outstanding balance of \$10,000, the minimum payment at the maximum **ANNUAL**

**PERCENTAGE RATE** of 18.0% would be \$161.11. This annual percentage rate could be reached at the time of the 61st payment.

**HISTORICAL EXAMPLE:** The following table shows how the annual percentage rate and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the last business day of January of each year. While only one payment per year is shown, payments may have varied during each year.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

WALL STREET JOURNAL PRIME RATE INDEX TABLE

Year (as of the last business day of January)	Index (Percent)	Margin <sup>(1)</sup> (Percent)	<b>ANNUAL PERCENTAGE RATE</b>	Monthly Payment (Dollars)
2010.....	3.250	1.00	2.500 <sup>(2)</sup>	150.00 <sup>(4)</sup>
2011.....	3.250	1.00	4.250	150.00 <sup>(4)</sup>
2012.....	3.250	1.00	4.250	150.00 <sup>(4)</sup>
2013.....	3.250	1.00	4.250	150.00 <sup>(4)</sup>
2014.....	3.250	1.00	4.250	150.00 <sup>(4)</sup>
2015.....	3.250	1.00	4.250	150.00 <sup>(4)</sup>
2016.....	3.500	1.00	4.500	150.00 <sup>(4)</sup>
2017.....	3.750	1.00	4.750	
2018.....	4.500	1.00	5.500	
2019.....	5.500	1.00	6.500	
2020.....	4.750	1.00	5.750	
2021.....	3.250	1.00	4.250	
2022.....	3.250	1.00	4.250	
2023.....	7.500	1.00	6.250 <sup>(3)</sup>	
2024.....	8.500	1.00	8.250 <sup>(3)</sup>	

<sup>(1)</sup> This is a margin we have used recently; your margin may be different.

<sup>(2)</sup> This **ANNUAL PERCENTAGE RATE** reflects a discount that we have provided recently; your plan may be discounted by a different amount.

<sup>(3)</sup> This **ANNUAL PERCENTAGE RATE** reflects an annual percentage rate periodic cap of 2.000% per year.

<sup>(4)</sup> This payment reflects the minimum payment of \$150.00.