



**CONSUMER LENDING PLAN  
TRUTH-IN-LENDING STATEMENT**

BORROWER'S NAME	ACCOUNT NUMBER
BORROWER'S NAME	DATE 08/17/2016

This Truth-in-Lending Disclosure Statement provides important information regarding the rates and terms of your Consumer Lending Plan. This Statement is incorporated into and becomes a part of your Plan. Please keep this with your Plan.

<b><i>The Following applies to single-advance subaccounts such as New Auto, Used Auto, etc.:</i></b>
Interest Rates and other disclosures will be provided to you at the time of advance.

<b><i>The Following applies to your Personal Line of Credit and Overdraft Line of Credit Subaccounts:</i></b>		
<b>INTEREST RATES and INTEREST CHARGES:</b>		
<b>Annual Percentage Rate</b>	Personal Line of Credit	Overdraft Line of Credit
	<u>N/A</u> %	<u>N/A</u> %
<b>Paying Interest</b>	We will begin charging interest on the transaction date.	

<b>FEES: (the following applies to all subaccounts under the Plan):</b>	
<b>Penalty Fees:</b>	
- Late Payment:	If your payment is more than 10 days late, you will be charged <b>20%</b> of the interest due with a minimum of <b>\$5.00</b> .
- Over-the-Credit Limit:	<u>\$0.00</u> if you exceed your credit limit.
- Returned Payment:	<u>\$0.00</u> if your payment is returned unpaid for any reason.

**How We Will Calculate Your Balance:** We use the "Daily Balance" method. See your Credit Agreement for more details.

**Billing Rights:** Information on your right to dispute transactions, and how to exercise those rights, is provided in your Credit Agreement.

**Daily Periodic Rates:** The corresponding daily periodic rates are:     N/A % for the Personal Line of Credit Annual Percentage Rate (APR) set forth above and     N/A % for the Overdraft Line of Credit Annual Percentage Rate (APR) set forth above.

**Minimum Monthly Payment Requirement:** N/A % of the outstanding balance, subject to a minimum of \$ N/A.

**OTHER IMPORTANT DISCLOSURES: (Applies to all subaccounts):**

RATES ARE SUBJECT TO CHANGE UPON WRITTEN NOTICE AND ACCORDING TO APPLICABLE LAW. Rates on Single Advance Subaccounts are not subject to change once the subaccount has been opened.

**Security Interest; Cross-collateralization:** We will take a security interest in your shares and deposits as set forth in the Consumer Lending Plan. We will also take security in motor vehicles and other property you purchase with an advance, and any other property you might otherwise pledge in connection with the Plan. Collateral for each advance will also secure all advances under this Plan. Collateral for other loans you have with us will also secure advances under the Plan, unless that Collateral is your home or household goods; household goods will only secure an advance used to purchase them.

**Other Fees:** In addition to the fees disclosed above, the following fees may be imposed:

**Filing Fee:** You will be charged a fee for any financing statement, title, or similar document required to be recorded or filed in connection with the Plan. This fee shall equal the fee charged by the recording office and will be disclosed to you at the time of the advance upon which the fee is imposed.