



ELECTRONIC TRANSACTION FEE DISCLOSURE

We may collect from you an amount not to exceed the actual cost of any fees charged by a non-affiliate third party for the following transactions:

- (1) Online debit card payments to your account.
- (2) In-person debit card payments to your account.
- (3) Automated clearinghouse (ACH) transaction payments to your account.
- (4) Disbursement of loan proceeds via automated clearinghouse (ACH) transactions.
- (5) Disbursement of loan proceeds via prepaid debit cards or store value cards.
- (6) Disbursement of loan proceeds via electronic payments to your account at a financial institution or financial services company.

We will always provide a way for you to make a payment or to receive your loan proceeds that does not involve you paying third party fees associated with the transaction.

Below are the ways you can receive Loan Proceeds and make payments without being charged a fee:

Loan Proceeds by check.

Payments:

1. Cash
2. Check – paper check
3. Money Order

If you need clarification, please ask one of our friendly trained staff members.