

**APPLICABLE LAW:** All loans are made under the Montana Consumer Loan Act (MCA)

**INTEREST RANGE:** Annual Percentage Rate (APR) range from 21.00% - 36.00%. (32-5-301(1), MCA)

**EXAMPLES COST TO CONSUMER WITHOUT CREDIT INSURANCE:**

| Amount Financed | Agreed Rate of Interest | Annual Percentage Rate | Term of Loan and / or # of Pmts | Monthly Payment Amount | Finance Charge | Total of Payments | Late Charge | NSF Check Fee |
|-----------------|-------------------------|------------------------|---------------------------------|------------------------|----------------|-------------------|-------------|---------------|
| \$500.00        | 36.00%                  | 36.00%                 | 12                              | \$50.23                | \$102.76       | \$602.76          | \$15.00     | \$25.00       |
| \$2,000.00      | 36.00%                  | 36.00%                 | 24                              | \$118.09               | \$834.16       | \$2,834.16        | \$15.00     | \$25.00       |
| \$5,000.00      | 36.00%                  | 36.00%                 | 36                              | \$229.02               | \$3,244.72     | \$8,244.72        | \$15.00     | \$25.00       |
| \$10,008.00     | 24.00%                  | 24.00%                 | 48                              | \$326.28               | \$5,653.44     | \$15,661.44       | \$16.32     | \$25.00       |
| \$12,008.00     | 21.00%                  | 21.00%                 | 48                              | \$371.84               | \$5,840.32     | \$17,848.32       | \$18.60     | \$25.00       |

\*Rates & Fees are subject to change without notice, see manager for details.

**EXAMPLES COST TO CONSUMER WITH CREDIT INSURANCE:**

| Amount Financed | Agreed Rate of Interest | Annual Percentage Rate | Term of Loan and / or # of Pmts | Monthly Payment Amount | Finance Charge | Total of Payments | Late Charge | NSF Check Fee |
|-----------------|-------------------------|------------------------|---------------------------------|------------------------|----------------|-------------------|-------------|---------------|
| \$500.00        | 36.00%                  | 36.00%                 | 12                              | \$52.14                | \$106.70       | \$625.68          | \$15.00     | \$25.00       |
| \$2,000.00      | 36.00%                  | 36.00%                 | 24                              | \$125.59               | \$887.17       | \$3,014.16        | \$15.00     | \$25.00       |
| \$5,000.00      | 36.00%                  | 36.00%                 | 36                              | \$251.09               | \$3,557.46     | \$9,039.24        | \$15.00     | \$25.00       |
| \$10,008.00     | 24.00%                  | 24.00%                 | 48                              | \$361.02               | \$6,255.39     | \$17,328.96       | \$18.06     | \$25.00       |
| \$12,008.00     | 21.00%                  | 21.00%                 | 48                              | \$406.07               | \$6,377.69     | \$19,491.36       | \$20.31     | \$25.00       |

\*Rates & Fees are subject to change without notice, see manager for details.

**THIRD PARTY FEES:** Consumers may not be charged more than the third party's actual fee. (32-5-301, MCA)

**RECORDING & TITLE FEES:** Actual fees paid to third parties for filing, recording, or releasing any instrument securing a loan may be imposed on secured loans as follows: \$8 lien filing; \$10 replacement title; \$12 repossession title; \$10 duplicate title; \$12 forced lien.

**CREDIT LIFE, CREDIT DISABILITY, CREDIT UNEMPLOYMENT, and OTHER OPTIONAL CREDIT INSURANCE:** are not required to obtain credit, but are offered on all loans that qualify.

**PROPERTY INSURANCE:** On secured loans, collateral protection insurance may be required, and may be purchased from anyone the Borrower chooses.

**INSURANCE ON COLLATERAL:** Borrower(s) promises to keep all property given as security interest on the loan fully insured until this loan is completely paid. If Borrower(s) fails to obtain or keep insurance for the collateral, the Lender may purchase insurance and apply the premium to the Borrower's(s') loan.

**LOANS CLOSED ON OR AFTER THE 17<sup>TH</sup> OF EACH MONTH:** Loans closed on or after the 17<sup>th</sup> of the month will automatically have their due date extended an additional 14 days. This will add 14 days of interest to the loan resulting in additional finance charges. The monthly payment will increase slightly to account for the extra time added to the loan before the first payment is due.

**PREPAYMENT:** At any time and without penalty, the Borrower(s) may make a full or partial prepayment of the unpaid Principal balance.

**LATE CHARGE:** If any payment is more than 10 days past due, a late charge of 5 cents may be collected on each \$1.00 or part of \$1.00 of the unpaid amount of the payment, or \$15.00, whichever is greater. No late charge shall exceed \$50.00. (32-5-301, MCA)

**DEFERRAL CHARGE:** The Lender may, at any time, grant a deferral postponing the scheduled due date of the earliest unpaid installment and all subsequent installments as originally scheduled or as previously deferred for a period of time determined by the Lender in exchange for a deferral charge. The fee charged may be the greater of \$15 or 5% of the amount currently due, not to exceed \$50. Other fees may not be charged by the lender for any deferrals granted by the lender. (32-5-301, MCA)

**DISHONORED CHECK FEE:** In the event any check, draft or instrument the Borrower(s) give(s) Lender as a full or partial payment under this agreement is dishonored, returned to Lender as an insufficient funds instrument or dishonored for any other reason, the Borrower(s) will pay to Lender a fee of \$25.00. (32-5-407, MCA)

**ATTORNEY FEES:** The Borrower(s) agree to pay reasonable attorney fees and court costs arising from the collection or enforcement of this Combination Note, Security Agreement, and Federal Disclosure Statement, provided Lender receives a favorable final judgment. (32-5-407, MCA)

**REPOSSESSION:** If Lender repossesses and sells the collateral, the proceeds shall be applied to the loan balance. The Borrower(s) agrees to pay any remaining balance resulting from the insufficiency of the repossession proceeds. The Borrower(s) agree to pay any charges incurred as a result of repossession.