



Purchase Power - Unsecured Line of Credit

Effective as of September 29, 2018

Rates and Terms Subject to Change

Approved Line Amount	Annual Percentage Rate (APR) = Wall Street Journal Prime rate plus a margin. WJP	Current Note Rate	Floor Rate (rates will never be below 4.99%)	Annual Fee
\$5,000 to \$15,000	WJP = 5.25%	Prime + 4.25% = 9.50%	4.99%	\$50.00
\$15,001 to \$25,000	WJP = 5.25%	Prime + 3.50% = 8.75%	4.99%	\$50.00
\$25,001 and over	WJP = 5.25%	Prime + 2.75% = 8.00%	4.99%	\$50.00

Interest rates and APR's listed above reflect a discount of 0.50% for automatic payments from an Exchange Bank Deposit Account. All borrowers must set-up an automatic payment to be eligible for these rates.

Minimum payment is the greater of 1.00% of the principal balance owed plus monthly interest and any applicable late charges and fees or \$150.00.

Typical Payment Example: For a revolving unsecured line in the amount of \$15,001.00, the interest rate is 8.75%, the Annual Percentage Rate will vary based on outstanding balance, the monthly payment is equal to interest plus 1% principal balance if the balance were \$15,001 the monthly payment would be approximately \$261.48.

Loan Documentation Fee: If the loan documents have to be re-drawn after the initial document preparation due to missed or canceled appointments an additional fee of \$50.00 will be assessed and collected at loan signing.

Certain Restrictions may apply.

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