

PURCHASE POWER—Unsecured Line of Credit

EFFECTIVE **June 30, 2018**

Rates based on Wall Street Journal Prime Rate (WSJ) **5.00%** as of 6/14/2018

Rates and terms subject to change without notice.

Commitment Amount	WSJ Prime Rate	Margin added to WSJ Prime Rate	Rate	Annual Percentage Rate (APR)	Floor Rate (minimum rate)	Annual Fee
\$5,000 - \$15,000	5.00%	4.25%	9.25%*	9.25%*	4.99%*	\$50.00
\$15,001—\$25,000	5.00%	3.50%	8.50%*	8.50%*	4.99%*	\$50.00
\$25,001 +	5.00%	2.75%	7.75%*	7.75%*	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 8.50%, 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 \$256.27.

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.