



Loan Fees and Other Disclosures

This document is supplemental to your Participant Loan Agreement. Capitalized terms in this document have the meaning given to those terms in the Participant Loan Agreement.

Finance Charge

There are administrative fees charged on outstanding loan balances of 2.9% (in addition to Interest that is credited back to your retirement account.) Refer to Section 7 of the Participant Loan Agreement for further information about the Finance Charges.

Fees - The following fees also apply to establish and maintain Loan Accounts:

Fees	Amount
Loan Account Setup Fee	\$100
Loan Line Increase Fee	\$100
Loan Direct Deposit Fee	\$10
Loan Check Fee	\$20
Returned Payment Fee	\$20
Manual Process Fee (waived for electronic statements and loan payments)	\$2

Loan Account Set Up Fee: This fee is charged to your retirement plan account when you establish a Loan Account in the retirement plan. The Loan Account Setup Fee is disclosed at the time you apply for your Loan Account.

Loan Line Increase Fee: This fee is charged to your retirement plan account when you increase the amount available to borrow from your Loan Account in the retirement plan.

Loan Direct Deposit Fee: When you request a direct deposit from the Plan from your Loan Account there is a \$10.00 processing fee.

Loan Check Fee: When you request a check from the Plan from your Loan Account there is a \$20 check processing fee.

Returned Payment Fee: You will incur a Returned Payment Fee of \$20.00 for any check or other negotiable instrument presented in payment of amounts owed on your Loan Account that is returned unpaid (e.g. a dishonored check). The Returned Payment Fee is for any bank charges and for services in connection with processing the returned payment. The Returned Payment Fee is due in full by the Payment Due Date for the billing cycle in which the Returned Payment Fee was incurred.

Manual Process Fee: You will incur a Manual Process Fee of \$2.00 per month to have your monthly billing statement sent to you by regular U.S. mail for the processing, printing, and mailing of the monthly billing statements or if you make the loan payments by check instead of by Electronic Payment from your bank. You may avoid this fee if you enroll to receive your statements by email and if you enroll to have your payments made by ACH from your bank. **You can avoid this manual process fee by signing up for E-Delivery services and Electronic Payments for your Loan Account.**

Changes in Fees: The fees contained in Agreement may change. The fees may not change without prior written notice to you and an opportunity to close your Loan Account prior to the implementation of any increase in the fees.