

Maximum Rate and Payment Examples: If you had an outstanding balance of \$10,000 during the draw period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18% would be \$177.78. This annual percentage rate could be reached during the first month of the draw period.

If you had an outstanding balance of \$10,000 at the beginning of the repayment period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18% would be \$316.67. This annual percentage rate could be reached during the first month of the repayment period.

Historical Example: The following table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from September of each year. While only one payment amount per year is shown, payments would have varied during each year.

The table assumes that no additional credit advances were taken, that only the minimum payments were made each month, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

| Year | Index (%) | Margin * (%) | | ANNUAL PERCENTAGE RATE (%) | Minimum Monthly Payment (\$) |
|------|-----------|--------------|-------------------------|----------------------------|------------------------------|
| 1974 | 12.00 | 2 | | 14.00 | 144.44 |
| 1975 | 7.88 | 2 | | 9.88 | 106.50 |
| 1976 | 7.00 | 2 | | 9.00 | 100.00 |
| 1977 | 7.13 | 2 | | 9.13 | 100.00 |
| 1978 | 9.41 | 2 | <i>Draw Period</i> | 11.41 | 105.47 |
| 1979 | 12.90 | 2 | | 14.90 | 126.16 |
| 1980 | 12.23 | 2 | | 14.23 | 117.53 |
| 1981 | 20.08 | 2 | | 18.00** | 138.07 |
| 1982 | 13.50 | 2 | | 15.50 | 117.89 |
| 1983 | 11.00 | 2 | | 13.00 | 100.00 |
| 1984 | 12.97 | 2 | | 14.97 | 203.81 |
| 1985 | 9.50 | 2 | | 11.50 | 170.18 |
| 1986 | 7.50 | 2 | <i>Repayment Period</i> | 9.50 | 149.78 |
| 1987 | 8.70 | 2 | | 10.70 | 141.50 |
| 1988 | 10.00 | 2 | | 12.00 | 130.55 |

* This is a margin we have used recently.

** This rate reflects the 18% rate cap.