

Everyone's Credit Union

Date: April 1, 1981

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
15 %	\$ 1285.06	\$ 5177.73	\$ 6462.79

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
35	\$ 179.53	monthly starting 5-1-81
1	\$ 179.24	4-1-84

Insurance

Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. _____ Signature
Credit Disability	\$ 177.73	I want credit disability insurance. _____ Signature

Security: You are giving a security interest in: the goods or property being purchased.
 your automobile.

Late Charge: If a payment is late, you will be charged 20% of the interest due with a minimum charge of \$.05.

Prepayment: If you pay off early, you will not have to pay a penalty.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

_____ e means an estimate

Itemization of the Amount Financed of \$ 5177.73

\$ 1000- Amount given to you directly
 \$ 3000- Amount paid on your account

Amount paid to others on your behalf

\$ _____ to public officials
 \$ 500- to Coop Credit Union
 \$ 500- to Acme Finance Co.
 \$ 177.73 to Pan-Galactic Ins. Co.
 \$ _____ for credit report

\$ _____ Prepaid finance charge