

Important Disclosures for Boost Your Score Installment Loan

Obtaining Credit Information: By applying for the Boost Your Score Installment Loan, you authorize us to make or have made any credit, employment, or other investigative inquiries we deemed appropriate (including, without limit, obtaining a consumer report) prior to extending credit to you. You also authorized us to make such inquiries and obtain consumer reports at any time that you owe us money under this loan or any other loan agreement. Upon your request, we will tell you whether we obtained a consumer report and the names and addresses of any consumer-reporting agencies that provided such reports.

Our Communications With You: You agree that we (and our affiliates, agents, and contractors contacting you on our behalf) may monitor or record any calls between you and us for quality control or other business purposes. If we need to contact you to service your Boost Your Score Installment Loan or to collect amounts you owe to us, you expressly consent and agree that we (and our affiliates, agents, and contractors contacting you on our behalf) may contact you by written, electronic, and verbal means, except as otherwise provided by applicable law. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails, and automatic telephone dialing systems. We may contact you on a mobile, wireless, or similar device, even if you are charged for it by your provider.

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, we obtain, verify, and record information that identifies each person who opens an account. This means that when we open an account for you, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We also may ask to see your driver's license or other identifying documents.

Report of Negative Credit Information: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your loan may be reflected in your credit report. Utah Residents: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Important Disclosures for Boost Your Score Secured Credit Card

Rates and Fees Table – Boost Your Score Secured Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	23.00%
How to Avoid Paying Interest on Purchases	Your due date is at least 21days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	NOTICE: The annual fee will be assessed before you begin using your Card and will reduce the amount of credit you initially have available. See below for an estimate of available credit.

If your initial credit limit is	Annual Fee will be...	Initial available credit will be only about...
\$1 to \$25	\$0 for first year. After that, \$39.99	\$1 to \$25
\$25.01 to \$50	\$6.25 for first year. After that, \$39.99	\$18.76 to \$43.75
\$50.01 to \$75	\$12.50 for first year. After that, \$39.99	\$37.51 to \$62.50
\$75.01 to \$100	\$18.75 for the first year. After that, \$39.99	\$56.26 to \$81.25
\$100.01 to \$125	\$25.00 for the first year. After that, \$39.99	\$75.01 to \$100
\$125.01 to \$150	\$31.25 for the first year. After that, \$39.99	\$93.76 to \$118.75
\$150.01 to \$175	\$37.50 for the first year. After that, \$39.99	\$112.51 to \$137.50
\$175.01 to \$200	\$42.00 for the first year. After that, \$42.00	\$133.01 to \$158
\$200.01 to \$225	\$42.00 for the first year. After that, \$42.00	\$158.01 to \$183
\$225.01 to \$250	\$42.00 for the first year. After that, \$42.00	\$183.01 to \$208
\$250.01 to \$275	\$42.00 for the first year. After that, \$42.00	\$208.01 to \$233
\$275.01 to \$300	\$42.00 for the first year. After that, \$42.00	\$233.01 to \$258
Penalty Fees - Late Payment - Returned Payment	Up to \$41. Up to \$20	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).”

Maximum Credit Limit: After 12 months, the credit limit on the Boost Your Score Secured Credit Card account will equal the amount of the Boost Your Score Installment Loan if you have made all the installment loan payments on a timely basis.

Balance Transfers and Cash Advances: You may not obtain balance transfers or cash advances from your Card Account or with your Card.

Obtaining Credit Information: By applying for the Boost Your Score Secured Credit Card, you authorize us to make or have made any credit, employment, or other investigative inquiries we deemed appropriate (including, without limit, obtaining a consumer report) prior to extending credit to you. You also authorized us to make such inquiries and obtain consumer reports when renewing, updating, or collecting on your Boost Your Score Secured Credit Card account in the future. Upon your request, we will tell you whether we obtained a consumer report and the names and addresses of any consumer-reporting agencies that provided such reports.

Our Communications With You: You agree that we (and our affiliates, agents, and contractors contacting you on our behalf) may monitor or record any calls between you and us for quality control or other business purposes. If we need to contact you to service your Boost Your Score Secured Credit Card account or to collect amounts you owe to us, you expressly consent and agree that we (and our affiliates, agents, and contractors contacting you on our behalf) may contact you by written, electronic, and verbal means, except as otherwise provided by applicable law. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails, and automatic telephone dialing systems. We may contact you on a mobile, wireless, or similar device, even if you are charged for it by your provider.

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, we obtain, verify, and record information that identifies each person who opens an account. This means that when we open an account for you, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We also may ask to see your driver's license or other identifying documents.

Report of Negative Credit Information: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your loan may be reflected in your credit report.

State Disclosures:

All Boost Your Score Secured Credit Card accounts, including California and Utah Residents: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

California Residents: An applicant, if married, may apply for a separate Boost Your Score Secured Credit Card account.

Delaware and Oregon Residents. Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

New York and Vermont Residents: We may obtain at any time your credit reports, for any legitimate purpose associated with the Boost Your Score Secured Credit Card account or the application or request for an account, including but not limited to reviewing, modifying, renewing, and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services - (800) 342-3736 or <https://www.dfs.ny.gov/>.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

Married Wisconsin Residents. You agree that no provision of any marital property agreement, unilateral statement under the Wisconsin Marital Property Law or court decree will adversely affect our interests unless, prior to the time credit is granted, we are given a copy of the agreement, statement, or decree or we have actual knowledge of the adverse provision.