Risk-Based Lending Disclosure Notice

Why You Are Receiving This Notice:
You are receiving this notice because the terms of credit we are offering, such as the annual percentage rate (APR) and loan term, were set based on information from a credit report or score we have on file, new credit was not obtained in connection with this offer.

What This Means for You:
Your credit terms may be less favorable than those offered to consumers with stronger credit histories. The information in your credit report affects the credit terms you qualify for.

Your Right to a Free Credit Report:
You have a right to obtain a free copy of your credit report from the consumer reporting agency we used if you request it within **60 days** of receiving this notice. This report will help you verify the accuracy of the information that influenced your credit terms.

How to Obtain Your Credit Report:
Visit **www.AnnualCreditReport.com**, or call **1-877-322-8228** to request your free credit report from any of the three major consumer reporting agencies:

- Equifax, P.O. Box 740241, Atlanta, GA 30374
- Experian, P.O. Box 2002, Allen, TX 75013
- TransUnion, P.O. Box 1000, Chester, PA 19016

What to Do if Your Credit Information Has Changed:
If you believe your credit history has improved or contains outdated information, you may apply for a new loan based on your updated credit profile. To do so, **please do not accept this offer.** Instead, visit limestonefcu.com to submit a new application.

Military Lending Act Disclosure:
Federal law provides important protections for members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. The rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain

application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account.

Please call us at 1-888-896-5866 to receive oral disclosures of the Military Lending Act disclosure about and a description of the payment obligation.

A "Covered Borrower" for purposes of this loan means a consumer who, at the time the consumer becomes obligated on this loan, is a covered member or dependent of a covered member as defined by the Military Lending Act. A Covered Borrower does not mean a consumer who (through a Covered Borrower at the time he or she because obligated on this transaction) no longer is a covered member or dependent of a covered member as defined in the Military Lending Act.