

PRIVATE EDUCATION LINE OF CREDIT AGREEMENT

In this Private Education Line of Credit Agreement ("Agreement") the terms "I", "me", "my" and "mine" mean each person who signs this Agreement as a borrower or co-borrower as applicable. The term "Credit Union," "you," "your", "yours", and "lender" mean the credit union identified above. The term "Account" means the line of credit account established under this Agreement. Any capitalized terms not specifically defined within this Agreement shall have the meanings set forth in the Account Opening Disclosures.

1. **Promise to Pay.** I promise to pay the Credit Union all loan advances, interest, and other amounts due in accordance with this Agreement, including any that exceeds any applicable credit limit. Such amounts include any advance requested by any co-borrower the same as if the borrower requested and received the advance.
2. **Joint and Several Liability of Borrower and Co-Borrower.** The borrower and any co-borrower are jointly and severally liable to you under this Agreement regardless of which of us uses the Account or directly benefits from any particular use of the Account. Each of us is jointly and individually responsible to you for repaying all amounts due under this Agreement. Your rights and remedies are cumulative. You may pursue your rights and remedies against each of us or both of us in any order or combination you choose. Co-borrower waives all notices or demands given or required to be given to borrower under this Agreement. This waiver extends to any notice of default or to any notice of modification, extension or indulgence granted to borrower.
3. **Loan Account Documents.** The operation of and terms applicable to my Account will be governed exclusively by this Agreement and the Account Opening Disclosures provided to me when I opened the Account, as may be amended from time to time in accordance with the law. In the event of a conflict between this Agreement and the Account Opening Disclosures, this Agreement shall control.
4. **Loan Advances.** By completing and signing this Agreement and using any proceeds, I have requested an ongoing loan relationship with the Credit Union under the terms of this Agreement. This Agreement is an open-end credit plan in which I may be permitted, from time to time, to obtain loan advances from the Credit Union pursuant to the terms of this Agreement. My Account has a "Draw Period" followed by a "Repayment Period". During the "Draw Period", I may obtain advances up to my Credit Limit, from time to time in accordance with this Agreement, while I am enrolled at a qualifying educational institution (a "Qualified Student"), as determined by the Credit Union, plus six months, or six years from the date the Account is opened, whichever is earlier provided that my Account has not been suspended or terminated pursuant to this Agreement. I agree to provide the Credit Union with any documentation requested to verify that I continue to be a Qualified Student. If I fail to do so, the Credit Union may determine that I am no longer a Qualified Student and may terminate my right to borrow under the Account. Once the Draw Period has ended, for any reason, my Account will enter the "Repayment Period". During the "Repayment Period" I must repay my Account, and I may no longer obtain advances even if I become a Qualified Student again.
 - a. **Authorized Access.** I may request advances in person, by mail, by telephone or electronic transfer service to the extent applicable. The Credit Union may pay advances to me directly, to third parties, or to any deposit or share account of mine as the Credit Union determines in its sole discretion.
 - b. **Credit Limit.** The Credit Union may set a credit limit, which is the maximum amount I may draw upon at any time without obtaining specific approval for additional advances. Any credit limit applicable to my Account will be disclosed to me on the Account Opening Disclosures. I agree not to attempt to obtain credit that exceeds my credit limit. If I exceed my credit limit, I agree to repay the excess immediately.
 - c. **Qualified Educational Expense.** I agree that all loan proceeds will be used only for Qualified Educational Expenses. For the purposes of this Agreement, the term "Qualified Educational Expense" includes only those educational expenses that are "Qualified Higher Educational Expenses" as defined in 26 U.S.C. § 221(d)(2) and 20 U.S.C. § 1087. These expenses generally include tuition and fees for attending an eligible institution, cost of books, supplies, transportation and other allowable expenses. I agree that the Credit Union is entering into this Agreement and making each advance under this Agreement based on my representation that all advances will be used for Qualified Educational Expenses. I agree that the Credit Union may rely on my representation, and that the Credit Union's reliance is reasonable. I understand that because this Account provides credit for Qualified Educational Expenses, amounts owed on this Account may not be dischargeable in any bankruptcy proceeding pursuant to 11 U.S.C. § 523. I understand that all advances must be certified by my educational institution as an advance for Qualified Educational Purposes.
 - d. **Right to Decline.** You may decline my request for an advance for any reason, including, but not limited to the

following: If the advance would cause my Account to exceed any applicable credit limit; if I am late in making a required Account payment; if I am in default of this Agreement; if you are unable to obtain a certification from an eligible educational institution in connection with my request for an advance; if you have suspended my ability to obtain future advances in connection with my Account; if you or I have terminated this Account; or if I have not properly made a request for an advance. You will not be liable to me if you decline to make any advance, regardless of your reason for doing so.

5. FINANCE CHARGES.

- a. **When FINANCE CHARGES Accrue.** Each loan advance under my Account will be subject to a **FINANCE CHARGE** beginning on the date the advance is posted to my Account. There is no grace period during which I may pay the balance of advances and avoid all periodic **FINANCE CHARGES** on such advances. **FINANCE CHARGES** will continue to accrue on my Account until the entire outstanding balance is paid in full.
- b. **How to Calculate Daily Balances and Determine FINANCE CHARGES.** During the Draw Period, the Account balance is the outstanding balance of advances that I have obtained that remains unpaid at the close of business each day after all transactions for the day have been posted. During the Repayment Period, the Account balance is the sum of all advances that I have obtained, all interest that accrued and all draw fees and other charges that remains unpaid. You figure the interest charges (a periodic rate **FINANCE CHARGE**) on my Account by applying the appropriate daily periodic rate to the "Daily Balance" of unpaid advances on my Account for each day in the Billing Cycle. To get the "Daily Balance", you take the beginning balance of my Account each day, add any new advances, and subtract any unpaid **FINANCE CHARGES**, other charges, and any payments or credits. This gives you the "Daily Balance." Then, you multiply the Daily Balance for each day by the daily periodic rate to obtain the "Daily **FINANCE CHARGE**" for the day, rounding down the Daily **FINANCE CHARGE** to the nearest whole cent. At the end of each Billing Cycle, you add together the Daily **FINANCE CHARGE** for each day in the Billing Cycle to determine the total **FINANCE CHARGES** for my Account during the Billing Cycle. I can multiply the daily periodic rate by the sum of the Daily Balances shown on a Statement to compute the total periodic rate **FINANCE CHARGES** (interest charges) for the Billing Cycle, except for minor differences due to the rounding down of Daily **FINANCE CHARGES**. If I fail to make interest payments before the beginning or resumption of repayment or during a period of forbearance, I agree that Credit Union may capitalize such interest so that such interest will become part of the principal balance at the beginning or resumption of repayment and after any forbearance period. I am responsible for paying the interest that accrues on my Account from the date the Credit Union disburses the funds until the Account is paid in full.
- c. **Periodic Rate and Corresponding APR.**
 - i. The current periodic rate and corresponding APR applicable to advances made under this Account are set forth on the Account Opening Disclosures. These rates may vary as set forth in Section 5(c)(ii) below. Credit Union may change the periodic rate and/or corresponding APR at any time by providing me the notice required by law. The periodic rate and corresponding APR set forth on the Account Opening Disclosures shall remain in effect until such notice is given or as otherwise set forth in this Agreement.
 - ii. **Variable Rate Terms.** My interest rate is variable and will change based on changes in the Index as set forth on the Account Opening Disclosures. Credit Union may change the Index at any time by providing me the notice required by law. The Index shall remain in effect until such notice is given or as otherwise set forth in this Agreement. If the Index becomes unavailable during the term of this Account, the Credit Union may substitute a new Index after notice to me. The interest rate will be adjusted on the first day of each quarter, based on the most recent Index figure available as of the first business day of the last month immediately preceding the new quarter. To determine the annual percentage rate, add the margin set forth on the Account Opening Disclosures ("Margin") to the Index, and round the result up to the nearest one eighth percent (0.125%). Any increase in the Index will increase the **ANNUAL PERCENTAGE RATE** and the amount of my monthly payment. The **ANNUAL PERCENTAGE RATE** will not exceed or fall below the floor and ceiling set forth on the Account Opening Disclosures. Credit Union may change the Margin, floor and/or ceiling at any time by providing me the notice required by law. The Margin, floor and ceiling set forth on the Account Opening Disclosures shall remain in effect until such notice is given or as otherwise set forth in this Agreement.
 - iii. **Balance Computation Method.** The Credit Union figures the interest charge on my Account by applying the periodic rate to the "daily balance" of my Account for each day in the billing cycle. To get the "daily balance" the Credit Union takes the beginning balance of my Account each day, adds any new draws and fees, and subtracts any unpaid interest or other **FINANCE CHARGES** and any payments or credits. This gives me the daily balance.
- d. The initial **ANNUAL PERCENTAGE RATE** for my Account, any variable rate terms, and any additional fees or

charges are shown on the Account Opening Disclosures provided when I opened my Account.

6. Account Fees and Charges.

- a. **Account Fees and Costs.** I agree to pay the fees and costs related to this Account as set forth on the Account Opening Disclosures. The Account fees and costs include any application fee, filing and recording fee, transfer fee, and reconveyance fee in connection with the release of the collateral. Credit Union may change these fees at any time by giving me the notice required under the law. The fees set forth on the Account Opening Disclosures shall remain in effect until such notice is given or as otherwise set forth in this Agreement.
- b. **Credit Insurance.** I may voluntarily purchase credit life insurance and credit disability insurance to protect the payment of my Account. I may select any insurer of my choice. If I request credit insurance through the Credit Union, the cost and terms will be as set forth on the Credit Insurance Election and Disclosure. If I elect to purchase insurance, I agree that the cost of premiums may be added to my Account balance which may increase the amount of my payments.
- c. **Late Charge.** If any loan payment is past due, I agree to pay a late charge as set forth on the Account Opening Disclosures. Credit Union may change this fee at any time by giving me the notice required under the law. The fees set forth on the Account Opening Disclosures shall remain in effect until such notice is given or as otherwise set forth in this Agreement.
- d. **Collection Costs and Attorney's Fees.** If I am in default under the terms of this Agreement, I agree to pay the Credit Union's costs in enforcing this Agreement and collecting any amounts I owe on my Account. The Credit Union's costs include, to the extent permitted by applicable law, reasonable attorney's fees if the Credit Union hires an attorney, who is not a salaried employee of the Credit Union, and legal expenses whether or not a lawsuit is commenced, plus any court costs and all other reasonable sums allowed by law. Attorney's fees and legal expenses include those related to bankruptcy proceedings, including efforts to modify or vacate any automatic stay, confirm non-dischargeability, trials, appeals, and any anticipated post-judgment collection. I agree that all collection costs and reasonable attorney fees of the Credit Union are secured in accordance with this Agreement.
- e. **Draw Fee.** I agree to pay a draw fee for each advance on my Account as set forth on the Account Opening Disclosures. Credit Union may change this fee at any time by giving me the notice required under the law. The fee set forth on the Account Opening Disclosures shall remain in effect until such notice is given or as otherwise set forth in this Agreement.
- f. **Returned Payment Fee.** I agree to pay a fee for any payment returned for insufficient funds as set forth on the Account Opening Disclosures. Credit Union may change this fee at any time by giving me the notice required under the law. The fee set forth on the Account Opening Disclosures shall remain in effect until such notice is given or as otherwise set forth in this Agreement.

7. **Loan Payment.** The minimum payment due on my Account will depend on the payment option I selected on my application to apply to the Draw Period and Repayment Period, as more particularly described below. The "Minimum Payment" will be the applicable payment due based upon the payment method selected during the Draw Period and Repayment Period, as the case may be, plus any amounts past due and all other charges.

- a. **Periodic Statements; Billing Cycles.** You will send a periodic account statement ("Statement") to me after the ending date of each Billing Cycle (the "Closing Date" of that Billing Cycle). A Billing Cycle refers to the number of days between Closing Dates ("Billing Cycle"). A monthly Billing Cycle will apply during the Draw Period and during the Repayment Period. The length of my first Billing Cycle may be different than the ones that follow it, based on the date you select as my first Closing Date. Each Statement will show the total amount I owed as of the Closing Date for the prior Billing Cycle (the "Previous Balance" of my Account), plus the amounts you added and subtracted during the Billing Cycle to determine the total amount I owe as of the Closing Date for the most recently completed Billing Cycle (the "New Balance"). The Statement sent after the most recently completed Billing Cycle is my "Current Statement." Each Statement will also show the minimum amount I must pay (your "Minimum Payment Due") and the date by which my payment is due (the "Payment Due Date"). The way you determine my Minimum Payment Due after a Billing Cycle will depend on: (a) the payment option you and I established for my Account when it is opened; and (b) whether my Account is in its Draw Period or the Repayment Period. The options used to determine the Minimum Payment Due during the Draw Period and the Repayment Period are described below.
- b. **Payment Methods.** I will make my loan payments directly to the Credit Union at the address shown on the billing

statement. I may pay all or any portion of my Account at any time without penalty, but any such prepayment will not relieve me of my obligation to make the required regular Minimum Payments. I agree not to send you payments marked "paid in full," "without recourse" or similar language. If I send such a payment, the Credit Union may accept it without losing any of its rights under this Agreement and I remain obligated to pay the full amount of my Account. I understand and agree that I remain responsible for completing timely Account payments, regardless of my method of payment. I understand I should monitor my Statements to ensure that payments are being received and applied to my Account in a timely manner.

- c. Minimum Payments.** I agree to make the Minimum Payment by the Payment Due Date. In addition to the Minimum Payment, I agree to pay all amounts past due, including any late charges, immediately. My Minimum Payment during the Draw Period and Repayment Period depends on the payment option(s) I select.
- i. Draw Period.** I may select, subject to the Credit Union's approval, one of the following three options for the Minimum Payment during the Draw Period. The option I have selected, and the Credit Union has approved, will be disclosed on the Account Opening Disclosures at the time my Account is opened.
- (A) Deferred Payment. If I elect the Deferred Payment option, no Minimum Payments are required during the Draw Period. Because interest accrues during this period, the amount I owe will increase even if I do not receive additional advances.
- (B) Interest Only. If I elect the Interest Only option, my Minimum Payment during the Draw Period will be the amount of interest accrued at the end of each Billing Cycle.
- (C) Full Repayment. If I select the Full Repayment option, my Minimum Payment during the Draw Period will be the amount necessary to amortize the balance after my most recent advance over twenty (20) years if my Account balance is less than \$40,000 or over twenty-five (25) years if my Account balance is \$40,000 or more. My Minimum Payment will be adjusted on the first day of each quarter following the most recent change in the Index in order to repay the balance over the appropriate scheduled period based on my Account balance.
- ii. Repayment Period.** After the Draw Period ends, I will continue to make payments under the option I selected for the Draw Period. Minimum Payments for the Repayment Period are calculated as follows:
- If I selected the Full Repayment option for the Draw Period, my Minimum Payments will continue as during the Draw Period. If I selected Deferred Payment or Interest Only payments during the Draw Period, I may select, subject to the Credit Union's approval, one of two following options for the Repayment Period. Unless I request and the Credit Union approves the Graduated Payment option, my Minimum Payments will be determined under the Full Repayment option.
- (A) Graduated Payment. If I select the Graduated Payment option, my Minimum Payment for the first twenty four (24) months of the Repayment Period will be the amount necessary to amortize the account balance over forty (40) years from the beginning of the Repayment Period. After the first twenty-four (24) months of the Repayment Period, my Minimum Payment will be the amount necessary to amortize the balance from the beginning of the Repayment Period over eighteen (18) years if my Account balance is less than \$40,000 or over twenty-three (23) years if my Account balance is \$40,000 or more. My Minimum Payment will be adjusted on the first day of each quarter following the most recent change in the Index in order to amortize the Account balance over the applicable period.
- (B) Full Repayment. If I select the Full Repayment option, my Minimum Payment will be the amount necessary to amortize the balance from the beginning of the Repayment Period over twenty (20) years if my Account balance is less than \$40,000 or over twenty-five (25) years if my Account balance is \$40,000 or more. My Minimum Payment will be adjusted on the first day of each quarter following the most recent change in the Index in order to amortize the Account balance over the applicable period.
- e. Crediting Payments.** Each Current Statement will disclose where and how I may make payment for my Account. Payments made to my Account will be posted in a time and manner as required by law. All payments will be credited first to any other charges other than principle and **FINANCE CHARGES**, then to **FINANCE CHARGES**, and finally to the outstanding principal balance of my Account.

8. Events of Default. I will be in default if any of the following happen:

- a. I fail to make any payment when due;
- b. I break any promise I have made to the Credit Union in this Agreement or any other agreement with the Credit Union;
- c. Any other creditor or governmental agency tries to take any of the collateral, including a garnishment of my Credit Union shares;
- d. The collateral is abandoned, lost, stolen, damaged, sold, borrowed against, levied upon, seized, or attached;
- e. There is any material adverse change in my financial condition;
- f. I or any guarantor die, become insolvent, make an assignment for the benefit of creditors, a receiver is appointed, or a petition for bankruptcy is commenced by or against me;
- g. Any information or representation I make on any application or agreement with the Credit Union is not true;
- h. The Credit Union in good faith deems itself insecure, to the extent permitted by applicable law;
- i. I exceed the credit limit of my Account; or
- j. I fail to maintain membership in good standing with the Credit Union.

If an event of default occurs, you may terminate my Account and demand immediate payment of the entire remaining unpaid balance of this Account and exercise any and all other rights available to you under this Agreement and applicable law. Any delay by you in using any right or remedy will not mean that you have waived that right or remedy. If you do waive a particular right or remedy or a particular default, it will not mean that you have waived all other rights, remedies, or defaults. Your partial use of a right or remedy will not mean that you have waived other rights or remedies. You do not waive a default if you accept partial payment of any amount due. All rights and remedies will be cumulative and may be used individually or in combination, in any order you choose.

9. Credit Union Actions. I agree the Credit Union may accept late payments and partial payments and can delay enforcing any of its rights under this Agreement without waiving any of its rights. The Credit Union's waiver of its rights in one instance does not constitute a waiver of its rights in other instances, or waiver of any other default. I agree the Credit Union may permit a modification, extension, or renewal of any term under this Agreement, or release or substitute collateral or any other person obligated for repayment of this Agreement or any guaranty, and I will remain liable for repayment of this Account. In addition, the Credit Union may take other actions on my Account as follows:

- a. Suspension of Account.** The Credit Union may suspend my ability to draw upon the line of credit or to request additional advances immediately, without prior notice to me, under the following conditions: (1) I am in default under this Agreement or any other agreement with the Credit Union; (2) any credit evaluation or verification indicates adverse information; or (3) any time the Credit Union reasonably determines the value of the collateral has declined.
- b. Acceleration of Account.** Upon default, I waive demand and any notice, including notice of intent to accelerate and notice of acceleration. The Credit Union may declare the entire Account immediately due, without prior notice. The Credit Union may exercise any of its rights under the security agreement and applicable law.
- c. Forbearance.** Under certain circumstances, I may request that the Credit Union modify the payment terms of this Agreement. I understand that the Credit Union is under no obligation to make any modification. If the Credit Union chooses to modify the payment terms, I understand that I will remain responsible for all interest accruing during any period of forbearance and that you will add any interest that I do not pay during any forbearance period to the account balance.
- d. Credit Union Lien/Security Interest in Accounts.** I grant a consensual security interest in all my shares and deposits, present and future, and all accounts, except Individual Retirement Accounts, with the Credit Union as security for all advances made under this Agreement. In addition, to the extent permitted by applicable law, and to the extent of my indebtedness to the Credit Union, I also acknowledge that the Credit Union has a statutory lien on all my shares, deposits, and accumulated dividends or interest in all of my accounts at the Credit Union. I agree that if I default on my Account, the Credit Union may apply the balance in any such accounts to pay any

amounts due under this Agreement. The Credit Union may, solely at its option, allow me to withdraw a portion of my shares or deposits without affecting its security interest.

e. Credit Information and Verification. I agree to provide the Credit Union upon request and at any time with current financial information, updated employment and credit information, or a new appraisal or valuation of collateral. I agree to respond promptly to any request you make for financial information about me. I agree to notify you of any changes in my income and my enrollment in an educational institution. I understand that the Credit Union may record such information in its files and rely on it to make decisions about my Account. I authorize you, at any time, to request and obtain credit, salary, and other financial information about me from my employer(s), other creditors, and credit reporting agencies, as permitted by law, for purposes of reviewing, servicing and collecting my Account.

10. Privacy. I agree that Credit Union may share information regarding this Agreement and the Account with others for the purpose of providing the Account and the related services to me.

11. Amendments. To the extent permitted by applicable law, I agree the Credit Union may amend the terms of this Agreement from time to time. This Agreement may be modified only in writing and shall not include any oral statement by any Credit Union officer, employee or agent. The Credit Union will notify me of any changes as required by law. Any notice of change in terms required by law will be sent to my address of record. I agree to inform the Credit Union in writing of my current address at all times. The Credit Union will consider this address my address of record. Notices will be mailed to me at the most recent address I have provided the Credit Union in writing. To the extent permitted by law, I agree that notice to any one borrower will be considered as giving notice to all borrowers.

12. Applicable Law. I agree this Agreement will be governed by applicable federal law, and to the extent not preempted by federal law and interpreted in accordance with the laws of the state in which the main office of the Credit Union is located without regard to conflict of law provisions.

13. Transfer and Assignment. You may sell or transfer to a third party (each, an "Assignee") all or any part of this Account, its unpaid balances, and your rights under this Agreement. Any such Assignee shall have the same rights you do under this Agreement, including but not limited to the right to enforce this Agreement and the right to assign and transfer the Account, its unpaid balances, and any other rights you hold under this Agreement. References to "you," "your," "yours" and "lender" in this Agreement also refer to any such Assignee. I may not assign any of my rights under this Agreement to any third party. I may not delegate any of my responsibilities under this Agreement to a third party.

14. Termination and Suspension. You or I may terminate this Agreement without reason. To terminate this Agreement, I must give you written notice of termination and pay you the entire amount I owe you. If you terminate this Agreement, you will promptly notify me. Any termination of my Account by you or me does not affect my obligation to repay amounts I owe you in the manner provided in this Agreement. You may honor my written request to suspend credit privileges. You will not reinstate credit privileges unless I request reinstatement in writing and no other circumstance justifying suspension exists at that time. You may also suspend making new advances to me if you, in good faith, believe that you are in jeopardy of not being repaid as agreed, by giving me written notice of suspension.

15. Miscellaneous. I waive notice of each of the following acts and agree that any of the following acts shall not release or discharge me from any of my obligations under this Agreement, or give rise to any claim or defense in my favor: renewal, extension, modification, refinancing or the granting of any indulgence of any nature whatsoever by you; addition of or partial or entire release of any borrower, guarantor, surety, indemnitor, or other party or parties primarily or secondarily liable for the payment or performance of this Agreement; institution of any suit or the obtaining of any judgment against any guarantor, surety, indemnitor or other party primarily or secondarily liable for the payment and/or performance of this Agreement (except I do not waive notice of suit against me). In no event will you charge more than law allows, but if you do by mistake, you will return any overcharge to me.

16. Communications Concerning Disputed Debts. ALL OF MY COMMUNICATIONS TO YOU ABOUT DISPUTED DEBTS, INCLUDING AN INSTRUMENT PRESENTED IN FULL SATISFACTION OF THIS AGREEMENT, MUST BE SENT TO YOU IN WRITING AT THE FOLLOWING ADDRESS: UAS, PO Box 918, Brookfield, WI 53009-0918.

17. Consumer Reports. I authorize you to obtain reports about me from consumer reporting agencies in connection with my application and subsequently in connection with any extension of credit, any request to increase my credit limit, and any review, renewal, update, servicing, or collection of my Account. I understand that you may report negative information about my Account to consumer reporting agencies. Late payments, missed payments, or other defaults on my Account may be reflected in my credit report. I understand and agree that you may furnish information about me

and my Account to consumer reporting agencies and others who are permitted by law to receive it.

- 18. Communications About Account.** I authorize you to contact me by telephone or email about my Account. I agree that such telephone calls may be automatically dialed and that a recorded message may be played, except to the extent expressly prohibited by applicable law. I agree that such telephone calls are not unsolicited telephone calls for purposes of any state or federal law. By providing my phone number, I consent to receive auto-dialed, pre-recorded or any other type of call from the lender, any holder of the loan or any third-party debt collector, including calls for marketing purposes at that number. My consent applies whether the number connects to a land line, cell phone or other wireless device. By providing my email, I consent to receiving any type of message from the lender, or any third party debt collector at this email address.
- 19. Telephone Monitoring.** To maintain the quality of your customer service, telephone communications with me may be monitored and recorded. I agree that monitoring and/or recording may be done and that no additional notice to me or approval from me is needed.
- 20. Customer Changes.** I must tell you at once if I change my name, address or employment. I may either write to you at the address or call you at the telephone number shown on my Statement or notify you using the email address uasloanservice@ncogroup.com.
- 21. Correction of Clerical Errors.** I agree to fully cooperate and adjust for clerical errors if you request that I do so.
- 22. Severability.** If any provision of this Agreement is in conflict with applicable law, that provision will be considered to be modified as necessary to conform with applicable law. If any provision of this Agreement is found to be invalid, the rest of the provisions shall remain valid and in full force and effect.

23. Disclosure Notices.

For purposes of the following notice, the word “you” refers to the borrower and the cosigner, if applicable, not the Credit Union):

NOTICE TO CONSUMER. 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ THIS AGREEMENT. 2. YOU ARE ENTITLED TO A COPY OF THIS PAPER. 3. YOU MAY PREPAY THE UNPAID BALANCE AT ANY TIME WITHOUT PENALTY AND MAY BE ENTITLED TO A REFUND OF UNEARNED CHARGES IN ACCORDANCE WITH LAW.

MISSOURI RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect me (borrower(s)) and you (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

NEVADA RESIDENTS: This is a loan for study.

NEW JERSEY RESIDENTS: The section headings of this Agreement are a table of contents and not contract terms. Portions of this Agreement with references to actions taken to the extent of applicable law apply to acts or practices that New Jersey law permits or requires. In this Agreement, acts or practices (i) by you which are or may be permitted by “applicable law” are permitted by New Jersey law, and (ii) that may or will be taken by you unless prohibited by “applicable law” are permitted by New Jersey law.

For married Wisconsin residents, the borrower’s signature on this Agreement confirms that this loan obligation is being incurred in the interest of my marriage or family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under Section 766.59 or court decree under Section 766.70 adversely affects the interest of the lender unless the lender, prior to the time that the loan is approved, is furnished with a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred. If the loan for which the borrower is applying is granted, the borrower’s spouse will also receive notification that credit has been extended to the borrower.

24. Cosigner Notices:

For the purposes of the following notices only, the words “you” and “your” refer to the Cosigner, where applicable, not to the lender:

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

Cosigner Signature: _____

Print Name: _____

Date: _____