

ANNUAL PERCENTAGE RATE go below 3.0% at any time during the term of the plan.

MAXIMUM RATE AND PAYMENT EXAMPLES, Draw Period: If you had an outstanding balance of \$10,000, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.0% would be \$152.88. This annual percentage rate could be reached at the time of the 37th payment.

MAXIMUM RATE AND PAYMENT EXAMPLES, Repayment Period: If you had an outstanding balance of \$10,000, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.0% would be \$161.07. This annual percentage rate could be reached at the time of the 37th payment.

HISTORICAL EXAMPLE: The following table shows how the annual percentage rate and the minimum 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 the last business day of July of each year.

While only one payment per year is shown, payments may have varied during each year.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, 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.

WALL STREET JOURNAL PRIME RATE INDEX TABLE

Year (as of the last business day of July)		Index (Percent)	Margin ⁽¹⁾ (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
Draw Period	2004.....	4.250	0.00	4.250	50.00 ⁽²⁾
	2005.....	6.250	0.00	6.250	52.14
	2006.....	8.250	0.00	8.250	68.81
	2007.....	8.250	0.00	8.250	68.81
	2008.....	5.000	0.00	5.000	50.00 ⁽²⁾
	2009.....	3.250	0.00	3.250	50.00 ⁽²⁾
	2010.....	3.250	0.00	3.250	50.00 ⁽²⁾
	2011.....	3.250	0.00	3.250	50.00 ⁽²⁾
	2012.....	3.250	0.00	3.250	50.00 ⁽²⁾
Repayment Period	2014.....	3.250	0.00	3.250	57.40
	2015.....	3.250	0.00	3.250	57.40
	2016.....	3.500	0.00	3.500	58.28
	2017.....	4.250	0.00	4.250	60.76
	2018.....	5.000	0.00	5.000	63.11

⁽¹⁾ This is a margin we have used recently; your margin may be different.

⁽²⁾ This payment reflects the minimum payment of \$50.00.