

**IMPORTANT INFORMATION ABOUT PROCEDURES
FOR OPENING A NEW ACCOUNT AND LOANS**

Loans made by First Electronic Bank, member FDIC. Loans over 36% APR. Your actual rate depends upon proprietary scoring, credit history, and payment schedule. Loan approval not guaranteed. Loans range from \$500 to \$2,500.

For loans made by First Electronic Bank, acceptable payment methods include ACH, debit card, personal check, money order, and cashier's check. Cash not accepted.

See [Terms & Conditions](#) for website terms of use and other important disclosures.

Applications approved before 10:30 a.m. CT Monday-Friday are generally funded the same business day. Applications approved after this time are generally funded the next business day. Some applications may require additional verification, in which case the loan, if approved, will be funded the business day after such additional verification is completed.

Loans above 36% APR are not recommended as long-term financial solutions. Your choice of a loan product should match your needs and ability to repay. Consider carefully the amount, term, and finance charges for any loan. If you choose a high interest loan, reduce your finance charges by paying more than the minimum installment payment. Paying late increases your finance charges and may cause you to incur a late fee. Customers with credit difficulties should seek consumer credit counseling. For helpful resources concerning financial literacy, credit score trends, and a glossary of financial terms, please see the Resources tab at the top of our website, www.creditninja.com.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
— To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.