

NON-DISCRIMINATION POLICY

This document describes the non-discrimination policy (the “*Policy*”) of the licensed precomputed loan company operating on this website (the “*Creditor*”). The Creditor will make this Policy available upon the request of any consumer or the Wisconsin Department of Financial Institutions (the “*State*”), as required by § 80.85 the Wisconsin Administrative Code.

DECLARATION OF NON-DISCRIMINATION POLICY. It is the declared policy of the Creditor that no person shall be discriminated against in the granting or extension of any form of credit, or in the capacity or privilege of obtaining any form of credit, on the basis of the applicant's sex or marital status. The purpose of this Policy is to eliminate discrimination in the granting of consumer credit on the basis of sex or marital status and to outline steps by which the Creditor will avoid such conduct.

PROHIBITED CONDUCT. Discrimination in the extension of consumer credit by the Creditor to a customer on the basis of the sex or marital status of the customer is prohibited by this Policy. Discrimination in the extension of consumer credit on the basis of the customer's sex or marital status shall mean any denial of credit, increase in the charge for credit, restriction on the amount or use of credit, a different application procedure, or the application of different credit criteria based on the customer's sex or marital status. Discrimination shall include, but not be limited to the following:

(a) The application of different credit criteria resulting in less favorable treatment in the granting of credit to women;

(b) A requirement that a customer who is contractually liable reapply for credit upon a change in name or marital status or a termination of credit to a customer who is contractually liable following a change in the customer's name or marital status without evidence of an unfavorable change in the customer's credit worthiness;

(c) A refusal to grant credit to a qualified customer in that person's birth-given first name and surname or a birth-given first name and a combined surname;

(d) A requirement that a spouse co-sign the credit application, debt instrument, or other document signed by the applicant spouse unless such signature is required by statute or such requirement is imposed without regard to sex or marital status on all similarly qualified customers who apply for a similar type and amount of credit except that with respect to secured credit the signature of a spouse on a document necessary to create a valid lien, convey clear title, or waive inchoate or survivorship rights to property, may be required where the Creditor's standards of credit worthiness require without regard to the applicant's sex or marital status security or collateral as a condition of the extension of credit in the amount requested;

(e) To evaluate any source of income including maintenance, alimony, and child support on any basis other than its amount, its regularity, and the period of receipt as of the date of the application together with any particular factors affecting the likelihood of continued payment; and

(f) Requesting information about birth control practices or child bearing intentions or capability of any customer or customer's spouse.

ADOPTION OF WRITTEN POLICY. The management of the Creditor hereby adopts this detailed statement of the Creditor's policy of non-discrimination in extending consumer credit including its commitment to avoid the specific prohibited practices set forth in the paragraph immediately above. This Policy shall be available to any customer upon request at each office of the Creditor where extensions of credit are made. A copy of this Policy shall be filed with the State upon that office's request. This Policy shall be applied impartially to each person seeking credit.

ADVERSE ACTION NOTICE; RECORDS RETENTION. Creditor shall within a reasonable time after receiving a credit application notify the customer of action taken on the application and shall upon request provide a customer whose application has been denied with the reasons for such denial, including the fact that information supplied by the customer cannot be verified if that is the case. A record of all reasons for denial or a record of the denial form number and each alternative therein applied to the customer along with the credit application and all other related documentation shall be retained by the Creditor in reasonable order accessible by reference to the name of the customer, for a period of 15 months from the date of notice of action on each credit application.