

Truth in Lending Notice

Name of borrower/participant				
Name of plan - Full name of contract	Date of Loan	Month	Day	Year
Name of employer				

Section A - Loan Details

Annual Percentage Rate (The interest cost as a yearly rate)	Finance Charge (The amount the loan will cost you)	Amount Financed (The amount of credit provided to you or on your behalf)	Total of Payments (The amount you will have paid after all payments as scheduled)
%	\$	\$	\$

Section B - Repayment Schedule

Number of Months	Amount of each Repayment	Frequency	Date of First Repayment		
			Month	Day	Year
	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly			

Section C - Prepayment

You may, at any time, prepay the entire outstanding balance of the loan, plus accrued interest, without penalty.

Section D - Method of Repayment

Payroll deductions

Section E - Security

You are required to grant a continuing security interest of up to no more than 50% of your vested account balance under the Plan to the Trustees to secure repayment of the loan principal and accrued interest, if at any time, this loan is found to be in default (as defined below).

Section F - Default

The entire unpaid principal and interest of your loan will become due and payable upon (a) your termination of employment with the Employer; or (b) your failure to make a scheduled repayment. Default on the loan will occur if repayment is not made in full by

Month	Day	Year
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. Upon default, your entire outstanding loan balance, including the accrued loan interest, will be deemed distributed to you. Such a deemed distribution is taxable to you, and if applicable, may be subject to certain tax penalties under tax law.

Section G - Acknowledgment

See your Promissory Note and Irrevocable Pledge and Assignment for additional information about non-payment and default, and required payment in full before the scheduled date.

By signing below, you acknowledge having received a copy of this Truth in Lending notice.

Signed at	City	State	This	Day of	Year
Signature of borrower			Name		