



SUMMARY OF CREDIT TERMS

The following summarizes available pricing and key terms of the Credit Agreement that will govern your revolving credit account ("Account"). The terms "we," "us" and "our" refer to Mid America Bank & Trust Company, including, as applicable, our successors, assignees and representatives. "You" and "your" refer to the person who applied for the Account and, as appropriate, all persons authorized to use the Account.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>9.90%*, 21.9%, 24.9%, 26.9% or 29.9%, based on your creditworthiness</p> <p>*This APR will vary with the market based on the Prime Rate. (All other rates are fixed.)</p>
Penalty APR and When it Applies	<p>For variable rate loans: 29.99%. This APR will vary with the market based on the Prime Rate. (No Penalty APR for fixed rate loans.)</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> (1) Make a late payment (2) Make a payment that is returned <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the penalty rate will apply indefinitely or until we receive six (6) consecutive minimum monthly payments when due.</p>
Paying Interest	We will begin charging interest on the transaction date.

Fees	
Transaction Fees	None
Penalty Fees	
Late Payment	Up to \$15
Returned Payment	Up to \$20

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See details in your Credit Agreement.

Variable Rate: Variable rate loan APRs vary with the market based on the Prime Rate. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 25th day (or the next business day if the 25th is not a business day) of the calendar month preceding the first day of the billing period. Your Periodic Rate(s) and corresponding Annual Percentage Rate(s) for variable rate loans will change if the Prime Rate changes. If your Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater. A change in Periodic Rate(s) will take effect the billing period immediately following the publication of the changed Prime Rate.

TERMS OF OFFER

Please carefully review above and these Terms of Offer.

GENERAL ELIGIBILITY You must be at least 18 years of age (19 in AL and NE) and a resident of the United States, excluding U.S. Territories other than Puerto Rico and the U.S. Virgin Islands. You may have only one Account open at any time. We may decline to process an application if you have already applied for an Account during the previous 90 days. You must agree to comply with the Credit Agreement ("Agreement") furnished to you upon final approval.

THIS OFFER This offer is for a credit line of \$3,000 to \$15,000 (depending on qualifications). If approved, you may finance purchase transactions made at a participating location; provided, however, that there is a \$400.00 minimum purchase amount.

HONORING YOUR ACCOUNT We are not liable for the failure or refusal of a participating location to honor your Account. See your Agreement for further details.

SPECIAL PAYMENT PLAN “No Interest If Paid In Full” Option (Regular Minimum Payment Required) We may from time to time allow you to make special qualifying purchases and avoid interest on such purchases if you pay your promotional purchase balance in full within the specified promotional period [six or twelve months (billing cycles) from the purchase date, depending upon the offer that you receive]. Regular minimum payments are required during the promotional period. (See Credit Agreement for details.) Interest will accrue on special qualifying purchases from the date of purchase at your regular APR, but the payment of that interest will be deferred. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment. *You must pay more than your required regular minimum payment to avoid accrued interest.*

CHANGE OF TERMS We may, at any time and in accordance with your Agreement and applicable law: (i) terminate your right to make future purchases; (ii) change your credit line; or (iii) add or delete any term or change any term or condition of your Agreement relating to your Account (including changing from a non-variable to a variable periodic rate, increasing any rate of interest, increasing or adding fees or charges, changing the method of computing the balance upon which interest is assessed or changing the date upon which interest begin to accrue). Changes that are favorable to you may be made at any time without prior notice. Changes in terms may be based upon factors including, but not limited to, anti-fraud policies and procedures, your record of making timely payments and staying within your established credit line on your Account with us, your credit score and information contained in your credit report and your proper maintenance of any checking account used to make automatic payments, if applicable.

When required by applicable law, we will provide you with written notice of a new or deleted term or change in terms. No new or deleted term or change in terms will affect your obligation to pay all amounts owing under your Agreement.

CREDIT REVIEW AND REPORTING You authorize us to obtain credit reports on you from consumer reporting agencies for any legal purpose, including any update, extension of credit, review, or collection of your Account. We can do this from time to time while your Account is open and after it is closed (if you owe any money). If you request, you will be informed whether any credit report was requested and if a report was requested, the name and address of the consumer reporting agency furnishing this report.

NOTICE OF INFORMATION REPORTING We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

FUTURE CREDIT LINE Your Account represents a continuing offer to extend further credit to you which may be withdrawn at any time. The size of your credit line will depend on how you meet our established income and credit standards from time to time. We reserve the right to change (to set, increase, decrease or remove) the credit line for your Account from time to time in accordance with your Agreement and applicable law. Certain changes may occur without prior written notice to you and may be based upon factors including, but not limited to, anti-fraud policies and procedures, your record of making timely payments and staying within your established credit line on your Account with us, your credit score and information contained in your credit report and your proper maintenance of any checking account used to make your automatic payments, if applicable. We do not accept credit line increase requests.

IMPORTANT - THE CREDIT AGREEMENT YOU WILL RECEIVE AFTER APPROVAL CONTAINS A BINDING ARBITRATION PROVISION. YOU MAY REJECT THE ARBITRATION PROVISION AS PROVIDED IN THE “RIGHT TO REJECT ARBITRATION” SECTION OF THE PROVISION. OTHERWISE, IF YOU OR WE ELECT TO ARBITRATE A DISPUTE, YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR HAVE THE DISPUTE HEARD BY A JURY, TO ENGAGE IN PRE-ARBITRATION DISCOVERY, OR TO PARTICIPATE AS PART OF A CLASS OF CLAIMANTS RELATING TO SUCH DISPUTE. OTHER RIGHTS AVAILABLE TO YOU IN COURT MAY BE UNAVAILABLE IN ARBITRATION. The arbitrator's decision will be final and binding, except as provided in the Arbitration Provision. You may obtain information about the arbitration administrators named in the Agreement and their current codes of procedure, rules and forms from either Judicial Arbitration and Mediation Services at 1920 Main Street, Suite 300, Irvine, CA 92614, info@jamsadr.com, <http://www.jamsadr.com>, 1-800-352-5267 or the American Arbitration Association at 1633 Broadway, 10th Floor, New York, NY 10019, websitemail@adr.org, <http://www.adr.org>, 1-800-778-7879. Read the Arbitration Provision in your Agreement carefully.

MONITORING AND RECORDING To ensure that you receive quality service, you agree that we may record all phone calls. These calls, between you and our representatives, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.

CONSENT TO RECEIVE ELECTRONIC DISCLOSURES

Please read the following information carefully and retain it for future reference.

DEFINITIONS: The words “we,” “us,” and “our” mean Mid America Bank & Trust Company, including any successor, assignee or agent of creditor, and the words “you” and “your” mean the individual that submitted a Credit Application for credit. “Communications” means any information that we are required by law to provide to you in writing in connection with your Account. Communications include any credit agreement, periodic statement, privacy notice, adverse action notice or other notice that we may provide to you electronically.

CONSENT: By applying for credit, you agree that we may provide Communications to you electronically.

METHOD OF ELECTRONIC COMMUNICATION: All Communications that we provide to you electronically will be provided either (i) directly to any email address you provide on your Credit Application (or any updated address you provide later) or (ii) on our website. If Communications are provided on our website, we will give you our appropriate website address in advance and send an email or regular mail notice if that address changes.

PAPER COPIES: You may request a paper copy of any Communication by calling 1-800-710-2961 or emailing us at cs@fortivaservicing.com.

HARDWARE AND SOFTWARE REQUIREMENTS: Before you consent, you should consider whether you have the required hardware and software capabilities described below. To access, view and retain Communications, you will need:

- A valid working email account; and
- Access to a computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing Communications electronically.

CHANGES: We will notify you of any changes to these requirements that create a risk that you may not be able to receive Communications electronically.

WITHDRAWING CONSENT: You are free to withdraw your consent to receive Communications electronically at any time by calling 1-800-710-2961 or emailing us at cs@fortivaservicing.com. If you withdraw your consent, the legal effectiveness, validity and/or enforceability of prior electronic Communications will not be affected. Any such withdrawal will be effective only after we have a reasonable period of time to process your withdrawal. We will not charge you a fee for withdrawing your consent.

CHANGE TO YOUR CONTACT INFORMATION: You agree to inform us immediately of any change in your email address by calling 1-800-710-2961 or emailing us at cs@fortivaservicing.com.

ACKNOWLEDGING YOUR ABILITY TO ACCESS DISCLOSURES: By submitting the Unique Application Code provided to you, you acknowledge that you can access Communications in the formats described above.