Promissory Note & Disclosure

Creditor (Called "we", "Us", "Our")
FreeStar Financial Credit Union
P.O. Box 2800
Mt. Clemens, MI 48046-2800

Borrower (Called "You", "Your")

FreeStar Financial CREDIT UNION

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate 15.99%	FINANCE CHARGE The dollar amount the credit will cost you $108.79 "e"	AMOUNT FINANCED The amount of credit provided to you or on your behalf $1,000.00	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled $1,108.79 "e"	DATE OF LOAN November 1, 2025 "e"

Number of Payments	Amount of Payments	When Payments Are Due
12	$93.00 "e"	January 15, 2026, and the 15th of each month thereafter "e"

Prepayment: If you pay off early, you will not have to pay a penalty.

Late Charge: If you do not pay required monthly payment in full within 30 days after it is due, you agree to pay a late fee equal to 20% of the interest due. Minimum $0.25.

See below for any additional information about nonpayment default, any required repayment in full before the scheduled date and prepayment refunds and penalties. **"e" means an estimate.**

*This is a pre-approved offer based on your past loan repayment history and positive account transaction activity. This offer is subject to further review upon presentment of the loan voucher and may be revoked should your accounts reflect other than positive activity.

PROMISE TO PAY. By signing the form, you agree to the terms of this Promissory Note and Disclosures and promise to pay us the Amount Financed plus Finance Charges (estimated) as stated above. Interest is computed by the daily simple interest method at the Contract Rate of 15.99% APR per year on the unpaid balances on your loan. Your signature on the attached check constitutes a signature on this Promissory Note and Disclosures.

DATE ON WHICH FINANCE CHARGES BEGIN. PAYMENT DATES. This loan will be consummated on the date you cash the check for the loan proceeds which you received with this Promissory Note and Disclosures. Finance Charge will begin the date the check is cashed. The first payment is due on January 15, 2026, and the 15th of each month thereafter until the amount of the loan is paid.

PREPAYMENT. You may prepay any or all your loan at any time without any penalties.

LATE FEE. If you do not pay any required monthly payment in full within 15 days after is due, you agree to pay a late fee of 20% of the interest due. Minimum $0.25

CREDIT INQUIRY. By endorsing the form, you authorize us to make periodic inquiries about you from any credit reporting agency or third party for the purpose of considering you for future credit offers.

DEFAULT. You will be in default if you do not make a payment of the amount required when it is due. You agree to pay all costs of collecting the amount you owe under this agreement to the extent permitted by state law.

ITEMIZATION OF AMOUNT FINANCED. The entire Amount Financed (shown above) will be given directly to you.

*NON-NEGOTIABLE. This is a solicitation for a loan – read the disclosures before signing and cashing loan draft. This is a preapproved offer based on your past loan repayment history and positive account transaction activity. The offer is subject to further review upon presentment and may be revoked should your accounts reflect other than positive activity. (This may include negative account history, past due accounts, etc.) Quoted payment is an estimate and may be subject to vary. Federally insured by NCUA. Equal opportunity lender, NMLS #411386