



Laura Castro de Cortes
Alternative Financial Services

Centris Easy Loan Options

| | | Easy Loan | Easy Line of Credit |
|---------------------------------|---------------|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who can benefit from this loan? | Member groups | <ul style="list-style-type: none">Members with a single immediate loan need | <ul style="list-style-type: none">Members with loan needs today or in the futureMembers who would prefer a better value for overdraft protection compared to Overdraft Privilege |

How do I get Approved

| | | |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Approval Requirements | <ul style="list-style-type: none"> ▪ 30 days or more of Centris Membership ▪ All Centris accounts in Good Standing¹ ▪ No previous unpaid losses to Centris ▪ Must provide proof of repayment ability² ▪ No credit report required | <ul style="list-style-type: none"> ▪ 30 days or more of Centris Membership ▪ All Centris accounts in Good Standing¹ ▪ No previous unpaid losses to Centris ▪ Must provide proof of repayment ability² ▪ No credit report required |
| Number of Borrowers on Loan | <p>Only 1</p> | <p>Only 1</p> |
| Credit Limitations | <ul style="list-style-type: none"> ▪ Only 1 Easy Loan at a time and no more than 3 Easy loans in a rolling six month period. ▪ May only have 1 Easy Loan or 1 Easy Line of Credit loan at any given time.³ | <p>May only have 1 Easy Loan or 1 Easy Line of Credit loan at any given time.³</p> |

How does it work?

| Loan or Limit Amount | \$500 (single loan) | \$500 (ongoing available limit) |
|--------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Loan Application Processing Fee | \$20 | \$20 |
| Annual Percentage Rate | 28% APR | 18% APR |
| Monthly Credit Plan Fee⁴ | None | 1.5% of the Total Credit Limit (ex. \$500 limit = \$7.50/ month) |
| Late Payment Fee | 5% of the outstanding balance or \$10, whichever is less | \$10 |
| Repayment | 5 month term | Revolving limit, payments are \$100 per month or the outstanding balance, whichever is less |
| Maximum Time to First Payment | 30 days | Last day of the month, no less than 25 days following disbursement |