

## Loan and Security Agreements and Disclosure Statement

Covered Borrower Under Military Lending Act

FIXED RATE     STEP RATE    LOAN DATE: 6/29/2023    ACCOUNT NUMBER: [REDACTED]    LOAN NUMBER: 1    MATURITY DATE: 6/30/2029

<b>BORROWER 1 (Name &amp; Address)</b> [REDACTED]	<b>BORROWER 2 (Name &amp; Address)</b> [REDACTED] Hamden CT [REDACTED]
<b>BORROWER 3 (Name &amp; Address)</b>	<b>BORROWER 4 (Name &amp; Address)</b>

### TRUTH IN LENDING DISCLOSURE ('e' means an estimate)

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of Your credit as a yearly rate.	The dollar amount the credit will cost You.	The amount of credit provided to You or on Your behalf.	The amount You will have paid after You have made all payments as scheduled.	The total cost of Your purchase on credit is \$ which includes Your downpayment of \$
5.990 %	\$ 9,338.59	\$ 48,334.06	\$ 57,672.65	

**Your Payment Schedule Will Be:**

Number of Payments	Amount of Payments	When Payments Are Due
71	\$ 802.00	Monthly beginning 7/31/2023
1	\$ 730.65	due 6/30/2029

**Prepayment:** If You pay off early You will not have to pay a penalty.  
**Required Deposit:** The Annual Percentage Rate does not take into account Your required deposit, if any.  
**Demand:**  This obligation has a demand feature.  
 All disclosures are based on an assumed maturity of one year.

**Property Insurance:** You may obtain property insurance from anyone You want that is acceptable to the Credit Union. If You get the insurance from the Credit Union You will pay \$

**Filing Fees** \$                      **Non-Filing Insurance** \$

**Late Charge:**

If your payment is more than 10 days late, we may charge you 5.00% of the payment due or \$10.00.

**Security:** Collateral securing other loans with the Credit Union may also secure this Loan. You are giving a security interest Your shares and dividends and, if any, Your deposits and interest in the Credit Union; and the Property described below:

Collateral	Property/Model/Make	Year	I.D. Number	Type	Value	Key Number
GMC	Sierra 1500	2020	[REDACTED]	Motor Vehicle	\$ 50,125.00	
					\$	
					\$	

Other (Describe) Pledge of Shares \$                      in Account No.                      \$                      in Account No.

**Variable Rate:**

0

See Your contract documents for any additional information about nonpayment, default, and any required repayment in full the scheduled date.