INFORMATION REDACTED PURSUANT TO THE FREEDOM OF INFORMATION ACT (FOIA), 5 U.S.C. 552(B)(6)

PALMETTO CITIZENS
FEDERAL CREDIT UNION
P.O. Box 5846 • Columbia, SC 29250

APPLICATION

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (800) 435-5626 or writing to us at the address stated on this application.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

Account/Loan: ☑ Individual ☐ Joint **Credit Card Account:** ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant	Date	Co-Applicant	Date
X	(Seal)	X	(Seal)

Amount Requested $ 85000.00
Purpose/Collateral:
116 New/Used Vehicle/New Vehicle Up to 100% (2)

☐ Credit Limit Requested $ 85000.00

PAYMENT PROTECTION Are you interested in having your loan protected? ☐ YES ☑ NO

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT

NAME (Last - First - Initial)	[redacted]
ACCOUNT NUMBER	[redacted]
SOCIAL SECURITY NUMBER	[redacted]
BIRTH DATE	[redacted]
EMAIL ADDRESS	[redacted]
HOME PHONE	[redacted]
CELL PHONE	
BUSINESS PHONE/EXT.	
DRIVER'S LICENSE NUMBER/STATE	[redacted] SC
AGES OF DEPENDENTS	[redacted]
PRESENT ADDRESS (Street – City – State – Zip)	[redacted]
☐ OWN ☐ RENT / LENGTH AT RESIDENCE	[redacted]
PREVIOUS ADDRESS (Street – City – State – Zip)	
☐ OWN ☐ RENT / LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO	
MORTGAGE BALANCE	$0.00
MONTHLY PAYMENT	$0.00
INTEREST RATE	0%%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	☑ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER

NAME (Last - First - Initial)	
ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	
BIRTH DATE	
EMAIL ADDRESS	
HOME PHONE	
CELL PHONE	
BUSINESS PHONE/EXT	
DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS	
PRESENT ADDRESS (Street – City – State – Zip)	
☐ OWN ☐ RENT / LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street – City – State – Zip)	
☐ OWN ☐ RENT / LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO	
MORTGAGE BALANCE	$
MONTHLY PAYMENT	$
INTEREST RATE	%
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME (Applicant) START DATE [redacted]

EMPLOYMENT STATUS	☑ FULL TIME ☐ PART TIME
NAME AND ADDRESS OF EMPLOYER	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED	
EMPLOYMENT INCOME PER MONTH	[redacted]
OTHER INCOME PER MONTH	$
TITLE/GRADE	Owner of LA's White Gove Aut
SOURCE	

EMPLOYMENT/INCOME (Other) START DATE

EMPLOYMENT STATUS	☐ FULL TIME ☐ PART TIME
NAME AND ADDRESS OF EMPLOYER	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME PER MONTH	$
OTHER INCOME PER MONTH	$
TITLE/GRADE	
SOURCE	

LOANLINER.

[redacted]

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	
STARTING DATE	ENDING DATE	STARTING DATE	ENDING DATE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO WHERE No	ENDING/SEPARATION DATE	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO WHERE No	ENDING/SEPARATION DATE

REFERENCE

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
Charlton Pitler			
RELATIONSHIP Relative	HOME PHONE [redacted]	RELATIONSHIP	HOME PHONE

OTHER INFORMATION ABOUT YOU

IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET

		APPLICANT	OTHER
1.	ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?	☑	☐
2.	DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?	☐	☐
3.	IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?	☐	☐
4.	ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):	☐	☐

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. **The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.**

Signature for Wisconsin Residents Only	Date
X	(Seal)

CREDIT CARD CONSENSUAL SECURITY INTEREST

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest.

Security Interest Acknowledgement and Agreement	Date	Security Interest Acknowledgement and Agreement	Date
X	(Seal)	X	(Seal)

[redacted]

AUTHORIZED USER

An Authorized User is a person you authorize to your Visa Credit Card account.

- An Authorized User receives a card in their name with your Visa Credit Card account number on it.
- You will be liable for all the transactions the Authorized User(s) incur on your account.
- The terms and conditions of your account will remain the same.

Primary Cardholder Name: [redacted]
Visa Credit Card Account Number:

Signature	Date
X	(Seal)

Primary Cardholder

Authorized User
Authorized User Name:
Date of Birth:
Social Security Number:
Visa Credit Card Account Number:

Signature	Date
X	(Seal)

AUTHORIZED USER

An Authorized User is a person you authorize to your Visa Credit Card account.

- An Authorized User receives a card in their name with your Visa Credit Card account number on it.
- You will be liable for all the transactions the Authorized User(s) incur on your account.
- The terms and conditions of your account will remain the same.

Primary Cardholder Name: [redacted]
Visa Credit Card Account Number:

Signature	Date
X	(Seal)

Primary Cardholder

Authorized User
Authorized User Name:
Date of Birth:
Social Security Number:
Visa Credit Card Account Number:

Signature	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

1. You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

[redacted] [redacted] (Seal)

Other Signature	Date
X	(Seal)

[redacted]CREDIT UNION USE ONLY

DATE		APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
03/24/2023	☑ APPROVED ☐ DECLINED (Adverse Action Notice Sent)		$	$	$ 85000.00	$		26%

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures

[redacted] [redacted] (Seal)

	Date
X	(Seal)

[redacted]

PALMETTO CITIZENS
FEDERAL CREDIT UNION
P.O. Box 5846 • Columbia, SC 29250

Loan and Security Agreements and Disclosure Statement

☐ Covered Borrower Under Military Lending Act

LOAN DATE	ACCOUNT NUMBER	LOAN NUMBER	MATURITY DATE
[redacted]	[redacted]	[redacted]	[redacted]

BORROWER 1 (Name & Address)	BORROWER 2 (Name & Address)
[redacted]	

BORROWER 3 (Name & Address)	BORROWER 4 (Name & Address)

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

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit 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 You have made all payments as scheduled.	Total Sale Price The total cost of Your purchase on credit is $ 107868.74 which includes Your downpayment of
6.69%	$ 22868.74	$85000.00	$ 107868.74	$0.00

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due	
83	$ 1284.16	Monthly	06/22/2023
1	$ 1283.46		05/22/2030

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 $0.00 **Non-Filing Insurance** $

Late Charge:

Payments received after 10 days will be charged 5% of the delinquent amount.

Security: Collateral securing other loans with the Credit Union may also secure this Loan. You are giving a security interest in 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
Vehicle	Cadillac	Escalade	2021	[redacted]	New Vehicle	$91625.00	
						$	
						$	

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

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

ITEMIZATION OF THE AMOUNT FINANCED ('e' means an estimate)

Itemization of Amount Financed of	Amount Given to You Directly	Amount Paid on Your Account	Prepaid Finance Charge
$ 85000.00	$ 0.00	$ 0.00	$ 0.00

Amounts Paid to Others on Your Behalf: (If an amount is marked with an asterisk (*) We will be retaining a portion of the amount.)

$ 85000.00	To Loan Payoffs	$	To
$	To	$	To
$	To	$	To
$	To	$	To
$	To	$	To
$	To	$	To
$	To	$	To

[redacted]

MILITARY LENDING ACT DISCLOSURES

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call Us at 800-435-5828 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

A "Covered Borrower" for purposes of this loan means a consumer who, at the time the consumer becomes obligated on this loan, is a covered member or a dependent of a covered member as defined by the Military Lending Act. A Covered Borrower does not mean a consumer who (though a Covered Borrower at the time he or she became obligated on this transaction) no longer is a covered member or a dependent of a covered member as defined by the Military Lending Act.

LOAN AGREEMENT

In this Loan Agreement ("Agreement") all references to "Credit Union", "We", "Our" or "Us" mean the Credit Union whose name appears above and anyone to whom the Credit Union assigns or transfers this Agreement. All references to "You" or "Your" mean each person who signs, or otherwise authenticates, this Agreement as a borrower.

1. PROMISE TO PAY - You promise to pay $85000.00 to the Credit Union plus interest on the unpaid balance until what You owe has been repaid. For **fixed rate** loans, the interest rate is 6.69% per year.

Collection Costs:

You promise to pay all costs of collecting the amount You owe under this Agreement. These costs will include reasonable attorney fees not in excess of 15% of the unpaid debt after default unless You borrowed $1,000.00 or less at an interest rate greater than 18% per year.

2. PAYMENTS - You promise to make payments of the amount and at the time shown in the Truth in Lending Disclosure. You may prepay any amount without penalty. If You prepay any part of what You owe, You are still required to make the regularly scheduled payments, unless We have agreed to a change in the payment schedule. Because this is a simple interest loan, if You do not make payments exactly as scheduled, Your final payment may be more or less than the amount of the final payment that is disclosed. If You elect voluntary payment protection, We will either include the premium or program fee(s) in Your payments or extend the term of Your loan. If the term is extended, You will be required to make additional payments of the scheduled amount, until what You owe has been paid. You promise to make all payments to the place We choose. If this loan refinances another loan You have with Us, the other loan will be canceled and refinanced as of the date of this loan. Unless otherwise required by law, payments will be applied to amounts owed in the manner We choose.

Skip A Pay Option: At Our option, we may offer You the opportunity to not make ("skip") a minimum payment during certain designated billing cycles ("skip payment period"). We may, from time to time, allow only a certain number of skip payments per year. If You do not make Your minimum payments as provided in this Agreement, during such designated billing cycles, You understand that we will continue to apply finance charges to Your Account. Beginning with the billing cycle following an allowed skip payment period, all other provisions of this Agreement will apply. We have no obligation to accept Your application for any skip payment period offered, and You authorize us to investigate Your creditworthiness including, but not limited to, obtaining consumer credit reports. We may charge You an application process fee of up to $35.00 for each skip payment period that We may offer to cover our costs of investigating Your qualifications for this extension including, but not limited to, the costs associated with researching Your creditworthiness.

3. LOAN PROCEEDS BY MAIL - If the proceeds of this loan are mailed to You, interest on this loan begins on the date the loan proceeds are mailed to You.

4. SECURITY FOR LOAN - This Agreement is secured by all property described in the "Security" section of the Truth in Lending Disclosure. Property securing other loans You have with Us also secures this loan, unless the property is a dwelling or otherwise prohibited by federal and/or state law. In addition to Your pledge of shares, We may also have what is known as a statutory lien on all individual and joint accounts You have with Us. A statutory lien means We have the right under federal and/or state law to claim an interest in Your accounts. Unless otherwise prohibited by federal and/or state law, We can enforce a statutory lien against Your shares and dividends and, if any, interest and deposits, in all individual and joint accounts You have with Us to satisfy any outstanding financial obligation that is due and payable to Us. We may exercise Our right to enforce this lien without further notice to You, to the extent permitted by law. ***For all borrowers:*** You pledge as security for this loan all shares and dividends and, if any, all deposits and interest in all joint and individual accounts You have with the Credit Union now and in the future. **The statutory lien and/or Your pledge will allow Us to apply the funds in Your account(s) to what You owe when You are in default.** If a dollar amount and account number are listed in the "Security" section of the Truth in Lending Disclosure, You may not withdraw the amount that has been specifically pledged to secure this loan until the Credit Union agrees to release

[redacted]

all or part of the pledged amount. The statutory lien and Your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

5. DEFAULT - You will be in default under this Agreement if You do not make a payment of the amount required on or before the date it is due. You will be in default if You break any promise You made in connection with this loan or if anyone is in default under any security agreement made in connection with this Agreement. You will be in default if You die, file for bankruptcy, become insolvent (that is, unable to pay Your bills and loans as they become due), or if You made any false or misleading statements in Your loan application. You will also be in default if something happens that We believe may seriously affect Your ability to repay what You owe under this Agreement or if You are in default under any other loan agreement You have with Us.

6. ACTIONS AFTER DEFAULT - When You are in default, We may demand immediate payment of the entire unpaid balance under this Agreement. If We demand immediate payment, You will continue to pay interest at the rate provided for in this Agreement, until what You owe has been repaid. **We will also apply against what You owe any shares and/or deposits given as security under this Agreement.** We may also exercise any other rights given by law when You are in default. **Unless You are a Covered Borrower under the Military Lending Act, You waive any right You have to receive demand for payment, notice of intent to demand immediate payment and notice of demand for immediate payment.**

7. EACH PERSON RESPONSIBLE - Each person who signs, or otherwise authenticates, this Agreement will be individually and jointly responsible for paying the entire amount owed under this Agreement. This means We can enforce Our rights against any one of You individually or against all of You together.

8. LATE CHARGE - If You are late in making a payment, You promise to pay the late charge shown in the Truth in Lending Disclosure. If no late charge is shown, You will not be charged one.

9. DELAY IN ENFORCING RIGHTS - We can delay enforcing any of Our rights under this Agreement any number of times without losing the ability to exercise Our rights later. We can enforce this Agreement against Your heirs or legal representatives.

10. CONTINUED EFFECTIVENESS - If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect.

11. NOTICES - Notices will be sent to You at the most recent address You have given Us in writing. Notice to any one of You will be notice to all.

12. USE OF ACCOUNT - You promise to use Your account for consumer (personal, family or household) purposes, unless the Credit Union gives You written permission to use the account also for agricultural or commercial purposes, or to purchase real estate.

13. NO ORAL AGREEMENTS -- THIS NOTE CONSTITUTES A "WRITTEN LOAN AGREEMENT" PURSUANT TO SECTION 26.02 OF THE TEXAS BUSINESS AND COMMERCE CODE, IF SUCH SECTION APPLIES. THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

14. The following is required by Vermont law: NOTICE TO COSIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

15. NOTICE TO UTAH BORROWERS: This written Agreement is the final expression of the Agreement between You and the Credit Union. This written Agreement may not be contradicted by evidence of any oral agreement.

16. OTHER PROVISIONS -

SECURITY AGREEMENT

In this Security Agreement ("Agreement") all references to "Credit Union", "We", "Our" or "Us" mean the Credit Union whose name appears on this document and anyone to whom the Credit Union assigns or transfers this Agreement. All references to the "Loan" mean the loan described in the Loan Agreement that is part of this document. All references to "You" or "Your" mean any person who signs, or otherwise authenticates, this Agreement.

1. THE SECURITY FOR THE LOAN - You give Us what is known as a security interest in the Property described in the "Security" section of the Truth in Lending Disclosure that is part of this document ("the Property"). The security interest You give includes all accessions. Accessions are things which are attached to or installed in the Property now or in the future. The security interest also includes any replacements for the Property which You buy within 10 days of the Loan and any extensions, renewals or refinancings of the Loan. It also includes any money You receive from selling the Property or from insurance You have on the Property. If the value of the Property declines, You promise to give Us more property as security if asked to do so.

2. WHAT THE SECURITY INTEREST COVERS/CROSS COLLATERAL PROVISIONS - The security interest secures the Loan and any extensions, renewals or refinancings of the Loan. **Unless prohibited by applicable law, the security interest also secures any other loans, including any credit card loan, You have now or receive in the future from Us and any other**

[redacted]

amounts You owe Us for any reason now or in the future, except any loan secured by Your principal dwelling. If the Property is household goods as defined by the Federal Trade Commission Credit Practices Rule or Your principal dwelling, the Property will secure only this Loan and not other loans or amounts You owe Us.

3. OWNERSHIP OF THE PROPERTY - You promise that You own the Property or, if this Loan is to buy the Property, You promise You will use the Loan proceeds for that purpose. You promise that no one else has any interest in or claim against the Property that You have not already told Us about. You promise not to sell or lease the Property or to use it as security for a loan with another creditor until the Loan is repaid. You promise You will allow no other security interest or lien to attach to the Property either by Your actions or by operation of law.

4. PROTECTING THE SECURITY INTEREST - If Your state issues a title for the Property, You promise to have Our security interest shown on the title. We may have to file what is called a financing statement to protect Our security interest from the claims of others. You irrevocably authorize Us to execute (on Your behalf), if applicable, and file one or more financing, continuation or amendment statements pursuant to the Uniform Commercial Code (UCC) in a form satisfactory to Us. You promise to do whatever else We think is necessary to protect Our security interest in the Property. You also promise to pay all costs, including but not limited to any attorney fees, We incur in protecting Our security interest and rights in the Property, to the extent permitted by applicable law.

5. USE OF PROPERTY - Until the Loan has been paid off, You promise You will: (1) Use the Property carefully and keep it in good repair. (2) Obtain Our written permission before making major changes to the Property or changing the address where the Property is kept. (3) Inform Us in writing before changing Your address. (4) Allow Us to inspect the Property. (5) Promptly notify Us if the Property is damaged, stolen or abused. (6) Not use the Property for any unlawful purpose. (7) Not retitle the Property in another state without telling Us.

6. PROPERTY INSURANCE, TAXES AND FEES - You promise to pay all taxes and fees (like registration fees) due on the Property and to keep the Property insured against loss and damage. The amount and coverage of the property insurance must be acceptable to Us. You may provide the property insurance through a policy You already have, or through a policy You get and pay for. You promise to make the insurance policy payable to Us and to deliver the policy or proof of coverage to Us if asked to do so.

If You cancel Your insurance and get a refund, We have a right to the refund. If the Property is lost or damaged, We can use the insurance settlement to repair the Property or apply it towards what You owe. You authorize Us to endorse any draft or check which may be payable to You in order for Us to collect any refund or benefits due under Your insurance policy.

If You do not pay the taxes or fees on the Property when due or keep it insured, We may pay these obligations, but We are not required to do so. Any money We spend for taxes, fees or insurance will be added to the unpaid balance of the Loan and You will pay interest on those amounts at the same rate You agreed to pay on the Loan. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor Our loans for the purpose of determining whether You and other borrowers have complied with the insurance requirements of Our loan agreements or may engage others to do so. The insurance charge added to the Loan may include (1) the insurance company's payments to Us and (2) the cost of determining compliance with the insurance requirements. If We add amounts for taxes, fees or insurance to the unpaid balance of the Loan, We may increase Your payments to pay the amount added within the term of the insurance or term of the Loan.

7. INSURANCE NOTICE - If You do not purchase the required property insurance, the insurance We may purchase and charge You for will cover only Our interest in the Property. The premium for this insurance may be higher because the insurance company may have given Us the right to purchase insurance after uninsured collateral is lost or damaged. **The insurance will not be liability insurance and will not satisfy any state financial responsibility or no fault laws.**

8. DEFAULT - You will be in default if You break any promise You make or fail to perform any obligation You have under this Agreement. You will also be in default under this Agreement if the Loan is in default. You will be in default if any Property You have given Us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the Property or Our security interest in it.

9. WHAT HAPPENS IF YOU ARE IN DEFAULT - When You are in default, We may demand immediate payment of the outstanding balance of the Loan without giving You advance notice and take possession of the Property. You agree the Credit Union has the right to take possession of the Property without judicial process if this can be done without breach of the peace. If We ask, You promise to deliver the Property at a time and place We choose. If the Property is a motor vehicle or boat, You agree that We may obtain a key or other device necessary to unlock and operate it, when You are in default. We will not be responsible for any other property not covered by this Agreement that You leave inside the Property or that is attached to the Property. We will try to return that property to You or make it available for You to claim.

After We have possession of the Property, We can sell it and apply the money to any amounts You owe Us. We will give You notice of any public disposition or the date after which a private disposition will be held. Our expenses for taking possession of and selling the Property will be deducted from the money received from the sale. Those costs may include the cost of storing the Property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code.

If You have agreed to pay the Loan, You must pay any amount that remains unpaid after the sale money has been applied to the unpaid balance of the Loan and to what You owe under this Agreement. You agree to pay interest on that amount at the same rate as the Loan until that amount has been paid.

10. DELAY IN ENFORCING RIGHTS AND CHANGES IN THE LOAN - We can delay enforcing any of Our rights under this Agreement any number of times without losing the ability to exercise Our rights later. We can enforce this Agreement against Your heirs or legal representatives. If We change the terms of the Loan, You agree that this Agreement will remain in effect.

11. CONTINUED EFFECTIVENESS - If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect.

12. NOTICE FOR ARIZONA OWNERS OF PROPERTY - It is unlawful for You to fail to return a motor vehicle that is subject to a security interest, within thirty days after You have received notice of default. The notice will be mailed to the address You gave Us. It is Your responsibility to notify Us if Your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of $150,000.00.

☐ ***The following notice applies ONLY when the box at left is marked.***

13. NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

14. OTHER PROVISIONS -

SIGNATURES

By signing, or otherwise authenticating, as Borrower, You agree to the terms of the Loan Agreement. If Property is described in the "Security" section of the Truth in Lending Disclosure, You also agree to the terms of the Security Agreement. If You sign, or otherwise authenticate, as "Owner of Property" You agree only to the terms of the Security Agreement.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE AGREEMENT BEFORE YOU SIGN IT

[redacted] (Seal)	Borrower 2 Signature Date X (Seal)
Signature Date X (Seal)	Signature Date X (Seal)
☐ Borrower 3: ☐ Owner of Property ☐ Witness	☐ Borrower 4: ☐ Owner of Property ☐ Witness

[redacted]

CONSUMER CREDIT INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST

PALMETTO CITIZENS
FEDERAL CREDIT UNION
P.O. Box 5846 • Columbia, SC 29250

CREDIT INSURANCE
You can protect your financial future by signing up for **voluntary** credit insurance below. Enroll by simply indicating your preference in the "Credit Insurance Application" section below. Your credit union will be happy to explain the various insurance options and coverage. The cost is reasonable.

CUNA MUTUAL GROUP
CMFG Life Insurance Company
P.O. Box 391 • 5910 Mineral Point Road
Madison, WI 53701-0391
Phone: 800.356.2644

CREDIT INSURANCE ENROLLMENT FORM AND SCHEDULE

"You" or "Your" means a person who is borrowing from the credit union. A co-signer is not eligible for coverage.

Credit insurance **is voluntary and not required in order to obtain this loan.** You may select any insurer of your choice. You can get this insurance only if you are eligible for the coverage and check "yes" below to select coverage and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.
- You are eligible for disability insurance only if you are working for wages or profit 25 hours a week or more on the date of any advance. If you are not, that particular advance will not be insured until you return to work. If you are off work only because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.
- You are eligible for insurance if you are not older than the maximum age for insurance.
- You are insured only for advances actually received by you. You are not insured for any unused credit which may be available to you.

NOTE: THE INSURANCE CONTAINS CERTAIN BENEFIT MAXIMUMS, INCLUDING AN AGE MAXIMUM. THE INSURANCE ALSO CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION.

YOU ELECT THE FOLLOWING INSURANCE				PREMIUM SCHEDULE "e" means an estimate		
Credit Disability For Borrower #1	☐ Yes ☑ No	Borrower #2	☐ Yes ☑ No	Credit Disability	$ 0.00	e
Credit Life For Borrower #1	☐ Yes ☑ No	Borrower #2	☐ Yes ☑ No	Credit Life	$ 0.00	e

WAITING PERIOD: If you are totally disabled for more than 14 days, then the disability benefit will begin with the 1st day of disability.

Borrower #1 Name [redacted]

Borrower #1 Date of Birth [redacted]

Borrower #2 Name

Borrower #2 Date of Birth

Group Policy Number	Account Number
[redacted]	[redacted]
Effective Date of Certificate	**Secondary Beneficiary (If you desire to name one)**
[redacted]	

INSURANCE MAXIMUMS	DISABILITY	LIFE
Maximum Monthly Total Disability Benefit	$650.00	N/A
Maximum Insurable Balance Per Loan Account	$50,000.00	$50,000.00
Maximum Age for Insurance	65	69
Maximum Number of Monthly Disability Payments	120	N/A
Age for Insurance Termination	66	70

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT:
- **THE INSURANCE COVERAGE IS SUBJECT TO THE INSURANCE MAXIMUMS, INCLUDING THE AGE FOR INSURANCE TERMINATION, SHOWN ABOVE; AND**
- **YOU WANT THE COVERAGE(S) SELECTED, EVEN IF THE INSURANCE WILL TERMINATE DUE TO ONE OR MORE OF THESE MAXIMUMS BEFORE YOUR LOAN IS PAID OFF; AND**
- **YOU HAVE RECEIVED THE CERTIFICATE OF INSURANCE FOR THE COVERAGE(S) SELECTED.**

PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS OF YOUR COVERAGE.

[redacted] [redacted]
SIGNATURE OF BORROWER 1 DATE

X
SIGNATURE OF BORROWER 2 DATE

[redacted]

[redacted]

Lien Holder Info
Palmetto Citizens FCU
PO Box 5846
Columbia, SC 29250

#1 COCHRAN OF MONROEVILLE
4520 WILLIAM PENN HWY
MONROEVILLE, PA 15146

CUST [redacted]
Deal Number: [redacted]

RETAIL PURCHASE AGREEMENT

Purchaser's Name(s): [redacted] Date: [redacted]

Address: [redacted] County: KERSHAW

Telephone (1) [redacted] Telephone (2) [redacted] DOB:

E-mail: [redacted] D.L./I.D.#: Issuing State: Exp. Date:

The above information has been requested so that we may verify your identity. By signing below, you represent that you are at least 18 years of age and have authority to enter into this Agreement. The Odometer Reading for the Vehicle you are purchasing is accurate unless indicated otherwise. Please refer to the Federal Mileage Statement for full disclosure.

YEAR	MAKE	MODEL	COLOR	STOCK NO.
2021	CADILLAC	Escalade		[redacted]

VIN/SERIAL NO.	ODOMETER READING	SALESPERSON
[redacted]	☐ Not Accurate 27579	ERIK ANTONUCCI

THE VEHICLE IS: ☐ NEW ☒ USED
PRIOR USE DISCLOSURE: ☐ DEMONSTRATOR ☐ EXECUTIVE ☐ PRIOR LEASE ☐ PRIOR RENTAL ☐ OTHER

WARRANTY STATEMENT

Any warranties by a manufacturer or supplier other than our Dealership are theirs, not ours, and only such manufacturer or supplier shall be liable for performance under such warranties. We neither assume nor authorize any other person to assume for us any liability in connection with the sale of the Vehicle and the related goods and services. If we enter into a service contract with you at the time of, or within 90 days of, the date of this transaction, we may not limit or modify the implied warranties. CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY) The information you see on the window form for this Vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Traducción española: Vea el dorso.

☐ **AS-IS: THIS MOTOR VEHICLE IS SOLD AS-IS *WITHOUT ANY WARRANTY* EITHER EXPRESS OR IMPLIED. THE PURCHASER WILL BEAR THE *ENTIRE EXPENSE* OF REPAIRING OR CORRECTING ANY DEFECTS THAT PRESENTLY EXIST OR THAT MAY OCCUR IN THE VEHICLE.** We expressly disclaim all express or implied warranties, including any implied warranties of merchantability or fitness for a particular purpose.

☐ **Our Used Vehicle Limited Warranty Applies.** A copy will be provided with this Agreement. Any implied warranties apply for the duration of the Limited Warranty. We hereby disclaim any other express warranties.

☐ **Manufacturer's Limited Warranty Applies.** We will provide a copy of the Manufacturer's Limited Warranty to you or instruct you on how to obtain a copy.

CASH PRICE OF VEHICLE	85991.00
OTHER GOODS/SERVICES:	
	N/A
	N/A
	N/A
	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
TOTAL SELLING PRICE	85991.00
LESS TRADE-IN ALLOWANCE	N/A
N/A	N/A
N/A	N/A
SUBTOTAL - TAXABLE PRICE	85991.00
SALES TAX	500.00
PLUS BALANCE OWED ON TRADE-IN	N/A
DOCUMENT PREPARATION FEE*	449.00
Title Fee 15.00	15.00
N/A	N/A
Registration Fee 40.00	40.00
County Tax 1442.97	1442.97
Online Registration Fee 56.04	56.04
Notary/Plate Fee $4.00	54.00
TOTAL DUE	88548.01
LESS DEPOSIT/DOWN PAYMENT	N/A
N/A	N/A
N/A	N/A
N/A	N/A
AMOUNT TO BE FINANCED	88548.01

TRADE-IN VEHICLE INFORMATION

Year:	Make:	Model:	Color:
N/A	N/A	N/A	N/A

VIN/Serial No.: N/A
Odometer Reading: ☐ Not Accurate N/A
Trade-In Allowance: N/A
Balance Owed & Lienholder: N/A

☐ **DEPOSIT/** ☐ **DOWN PAYMENT:** The sum of $ N/A was received from you as a Deposit/Down Payment. It is fully refundable, except as set forth in the section titled "Our Right to Keep Your Deposit/Down Payment". In the case of a Deposit, we will refrain from selling the vehicle for ______ days. X ______

OTHER MATERIAL UNDERSTANDINGS AND INTEGRATED DOCUMENTS

☐ IF THE BOX IS MARKED, PLEASE SEE THE DELIVERY CONFIRMATION

***DOCUMENT PREPARATION FEE:** This Fee is charged to compensate the Dealership for the preparation and completion of documents required to register and license the Vehicle; collection and submission of taxes payable by you; and preparation of any other information associated with titling and registration of the Vehicle. This is NOT a state mandated fee.

This Agreement and any documents which are a part of this transaction or incorporated herein comprise the entire agreement affecting this Retail Purchase Agreement and no other agreement or understanding of any nature concerning the same has been made or entered into or will be recognized. I have read all of the terms and conditions of this Agreement, and agree to them as if they were printed above my signature. I further acknowledge receipt of a copy of this Agreement. This Agreement is not binding upon either the Dealership or the Purchaser until signed by an Authorized Dealership Representative. YOU, THE PURCHASER, MAY CANCEL THIS AGREEMENT AND RECEIVE A FULL REFUND ANY TIME BEFORE RECEIPT OF A COPY OF THIS AGREEMENT SIGNED BY AN [redacted] **EN NOTICE OF CANCELLATION TO THE DEALERSHIP.**

[redacted]

Purchaser

[redacted]

[redacted]

Accepted By Authorized Dealership Representative

Vinnie DiVittorio

[redacted]

DealerCAP

PALMETTO CITIZENS
FEDERAL CREDIT UNION
P.O. Box 5846 • Columbia, SC 29250

Credit Score Exception Notice
Consumer

Name of Entity Providing the Notice: Palmetto Citizens Federal Credit Union
Your Credit Score and the Price You Pay for Credit

Borrower	Account Number	Account Number-Manual	Date
[redacted]	[redacted]		[redacted]

Your Credit Score

Your credit score	[redacted] Source: Equifax [redacted] Date [redacted]

Understanding Your Credit Score

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850 Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 25% percent of U.S. consumers.

Checking Your Credit Report

What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report(s)?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To obtain your free annual credit report – ***By telephone:*** Call toll-free: 1.877.322.8228 ***On the web:*** Visit www.annualcreditreport.com ***By mail:*** Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

Signatures (Optional)

[redacted]	Date 3/24/23 (Seal)	Credit Union Authorization [redacted]	(Seal)

[redacted]

[redacted]

[redacted]

MEMBER'S CHOICE™ GAP WAIVER AGREEMENT

Credit Union ("We," "Us," or "Our")

Name, Address and Phone Number	Contract No.
Admin 1320 Washington Street Columbia SC [redacted] [redacted]	[redacted]

Borrower ("You" or "Your")

Name and Address	Account No.	GAP ID No.
[redacted]	[redacted]	[redacted]

Loan or Lease ("Loan")

	Loan No.	Interest Rate	Duration	Begin Date	Maturity Date
☑ Loan Amount Financed $ 85,000.00 ☐ Loan Amount Capitalized $ 0.00	[redacted]	6.6900 %	84 Months	[redacted]	

Vehicle

Year	Make	Model	Vehicle Identification Number
2021	CADILLAC	ESCALADE SPORT	[redacted]
☐ New	☑ Used Value $ 91,625.00	☐ MSRP ☒ JD Power Clean Retail	Mileage 27579

Vehicle Type	Motor Vehicle:	☑ Automobile	☐ Light Truck	☐ Van		☐ Recreational Vehicle
(Choose One)	Powersport:	☐ Motorcycle	☐ All-Terrain (ATV)	☐ Snowmobile	☐ Personal Watercraft	☐ Watercraft

This GAP Waiver Agreement ("GAP" or "Waiver"): (1) is optional; (2) will not affect Your application for credit or the terms of any credit agreement with Us; and (3) is not a contract for insurance.

YES – You Want GAP

	GAP Fee	Effective Date of GAP	Maximum Term of GAP
☐ GAP ☑ GAP with PLUS Protection of $1,000	$ 383	[redacted]	84 Months

Your signature or authentication means You understand and agree that:

- You are bound by the eligibility requirements, terms, conditions, and exclusions on the following pages of this Waiver. No verbal representations have been made to You that differ from these provisions.
- The difference between Your Loan balance and the value of Your Vehicle will fluctuate, which may cause the amount protected by this Waiver to increase or decrease over time.
- The information provided in this Waiver is true and correct.

If You are adding GAP to an existing Loan, You agree to increase the amount of your Loan by the amount of the GAP Fee and:
☐ Make more Payments of the same amount until what You owe has been repaid; or
☐ Increase Your Loan payments to $____________ per ______________.

- This Waiver is an addendum to Your Loan, and You have received and thoroughly read the entire Waiver.
- We may not waive the entire Loan balance at the time of a Total Loss or Theft Loss.
- GAP does not: (1) replace Your Vehicle insurance; (2) provide bodily injury, property damage, liability, or collision insurance; and (3) comply with any financial responsibility law, or any other law, mandating motor vehicle insurance coverage.
- Your Loan and Your Vehicle are eligible for protection under this Waiver.
- Adding the GAP Fee to Your Loan will increase the cost of GAP.

Borrower Signature [redacted] Date [redacted]

NO – You Don't Want GAP

Your signature or authentication means You understand that:
We will not waive Your Loan balance if Your Vehicle suffers a Total Loss or Theft Loss and You do not purchase GAP.

Borrower Signature Date
X

PALMETTO CITIZENS FEDERAL CREDIT UNION
90-DAY FIRST PAYMENT
(CREDIT AGREEMENT ADDENDUM)

SPECIAL TERMS: Under the terms of this loan agreement the first loan payment will be deferred for up to the first 90-days; and borrower will not be required to make a payment for up to 90-days from the date this loan is closed ("closing"). Interest will accrue after from the closing as reflected in the Truth in Lending / Regulation Z Disclosures given with the loan described herein. The terms of the Loan and Security Agreements and Disclosure Statement are incorporated herein by reference. By signing below the undersigned agree to the terms stated herein:

Borrower One: [redacted]	Borrower Two:
[redacted]	Date:
Owner of Collateral Other than Borrower:	Guarantor:
Date:	Date