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

PROMISSORY NOTE DISCLOSURE & SECURITY AGREEMENT

United Community Credit Union

Words or phrases preceded by a ☐ are applicable only if the ☐ is marked, e.g., ☒. "n/a" means not applicable. The terms on all pages are part of the entire Agreement.

Normandy 771 Normandy Street Houston, TX 77015 | Galena Park 1709 16th Street Galena Park, TX 77547 | Summerwood 13700 E Sam Houston Pkwy North Houston, TX 77044 | Crosby 14028 FM 2100 Crosby, TX 77532

TotaLoan™

Primary Borrower Name/Address	Co-Borrower Name/Address	Effective Date	Loan Number
[redacted] HOUSTON, TX [redacted]		12/23/2022	[redacted]
		Maturity Date 01/06/2030	Interest Rate 4.490

FEDERAL TRUTH-IN-LENDING DISCLOSURE

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 when you have made all payments as scheduled.
4.490 %	$ 12,016.51	$ 70,993.11	$ 83,009.62

Your Payment Schedule Will Be

Number of Payments	Amount Of Payments	When Payments Are Due	
83	988.22	MONTHLY	BEGINNING 02/06/2023
1	987.36		01/06/2030

PREPAYMENT: If you payoff your loan 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.
PROPERTY INSURANCE: You may obtain property insurance from anyone you want that is acceptable to the Credit Union.
LATE CHARGE: 10% of payment on 10th day past due
ASSUMABILITY: Your loan is not assumable.
FILING FEES: $________ You will be charged lien filing fee if the Credit Union takes a security interest in your collateral.
SECURITY: You are giving a security interest in all present and future, individual and joint shares and other accounts you have in the Credit Union and in the following:

☐ The goods or property being purchased
☐ Collateral securing this loan may also secure other loans with the Credit Union
☐ Other (Describe)
List owners and address where secured property is located:

See your contract documents for any additional information about prepayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties.

"e" means an estimate

OPTIONAL CREDIT INSURANCE – Credit Life and/or Credit Disability insurance are not required to obtain credit under this plan and will be included only if requested below by the APPLICANT(S). The insurance rates are shown below. If coverage is selected and you are eligible, you will be charged a premium and given a Certificate of Insurance from the insurance Company, which provides the important terms of this coverage. Read it carefully. If you do not check "Yes" below, no coverage will be added nor in force.

Type of Insurance

Single Credit Life Insurance ☐ YES ☒ NO	$______	Single Credit Disability Insurance ☐ YES ☒ NO	$______
Joint Credit Life Insurance ☐ YES ☒ NO	$______	Joint Credit Disability Insurance ☐ YES ☐ NO	$______
Applicant Signature X	Birth date 11/25/1989	Co-Applicant Signature X	Birth date

SECURITY: You grant to the Credit Union a Security interest in all present and future individual and joint accounts in the Credit Union (other than those accounts that would lose special tax treatment if this security interest applied to them) and the property described below.

TYPE:

GMC	2022	YUKON	[redacted]	UTILITY 4D DEN	80,200.00

Other:

Shares $ ____ Account No. ____ Shares $ ____ Account No. ____

☐ If this box is checked, the Consumer Claims and Defenses provision on page 3 is applicable.

SIGNATURES – CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS CONTRACT BEFORE YOU SIGN IT.
By authenticating this Promissory Note, Disclosure and Security Agreement, or by endorsing the accompanying loan proceeds check (related to this Agreement), or by accepting funds deposited into your Credit Union share or checking account, you agree to make and be bound by the terms and conditions of this Promissory Note, Disclosure and Security Agreement, including the terms and conditions on all pages of this multi-page document. You acknowledge your responsibility to ensure that the Credit Union is named first lien holder on any certificate of title, if applicable. If you are authenticating as "Owner of Collateral Other than Borrower," you are giving the Credit Union a Security Interest in the property described above and you are bound only by the Security Agreement and you are not obligated to repayment of the note unless you are also a co-borrower or co-signer. You acknowledge that you have read this entire Agreement and have received a copy. If you elected Optional Credit Insurance, you acknowledge receipt of a certificate of insurance. If you decide not to enter into this loan agreement, you must return any unendorsed proceeds check to the Credit Union.
If your loan with the Credit Union is for more than $50,000, you understand that *THE 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 PARTIES.*
NOTICE TO WISCONSIN RESIDENTS. NOTICE TO CUSTOMER: (a) DO NOT SIGN THIS BEFORE YOU READ ALL OF THE SEPARATE PAGES OF THIS AGREEMENT, EVEN IF OTHERWISE ADVISED; (b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES; (c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN; (d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID PRINCIPAL BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

Borrower [redacted] X	Date 12/23/2022	Co-Borrower ☐ Owner of Collateral Other than Borrower X	Date 12/23/2022
☐ Owner of [redacted] X	Date 12/23/2022	Witness/Notary X	Date 12/23/2022

SIGNATURE OF CO-SIGNER: If the borrower fails to repay this debt, you promise to pay the debt to the Credit Union upon demand. The Credit Union can seek immediate payment from you without making prior demand for payment on the borrower. You pledge all shares and/or other funds in any of your individual and joint accounts as security for your promise. The Credit Union has the right to apply your shares and other funds towards what you owe if you are in default. Any account that would lose special tax consideration if given as security is not subject to this pledge or right of offset. The Credit Union can enforce this Agreement against your heirs and legal representatives. You waive notice of acceptance of this guaranty, of any extensions in time of payments, of sale or release of any collateral for this loan and all other notices of which you would otherwise be entitled to receive, if allowed by applicable law.
Vermont Residents - NOTICE TO CO-SIGNER: 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.

Co-Signer X	Date 12/23/2022	Co-Signer X	Date 12/23/2022	Witness/Notary X	Date 12/23/2022

PROMISSORY NOTE – DISCLOSURE ITEMIZATION

ITEMIZATION OF THE AMOUNT FINANCED The Credit Union or an entity affiliated with the Credit Union will retain a portion of the amount paid to others denoted by asterisk (*).

Itemization of amount financed of	Amount given to you directly	Paid on Account	Prepaid Finance Charge
$ 70,993.11	$	$	$

Amount paid to others on your behalf:			
To:	$	To:	$
To:	$	To:	$
To:	$	To:	$

Repayment: The words "You" and "Your" mean any person authenticating this Agreement as Borrower, Co-Borrower, Co-Signer, or Owner of Collateral Other Than Borrower, whether by affixing their actual signature, or through use of an electronic signature, facsimile signature, or photocopied signature. You promise to pay to the Credit Union or its order, the amount financed plus the finance charge according to the payment schedule as each is set forth in the disclosure on page 1 of this Promissory Note and Disclosure. Your payment amount includes interest computed and payable at the interest rate shown on page 1 on the loan from the date finance charges begin until the loan is paid in full. The amount of your final payment as well as total Finance Charge and the total of payments will be somewhat more or less than the amounts disclosed if payments are not received precisely on the due dates. When received, your payment will be applied in the order chosen by the Credit Union to finance charges, late charges, collection costs, any other charges and to the principal. Unpaid interest will be paid by later payments and will not be added to your principal balance. If a share account is pledged as security for this loan (described in the security section on page 1), you must keep these shares equal to your loan balance until you repay all of what you owe.

Prepayment: You may prepay all or part of your loan at anytime without penalty. However, if a balance remains owing, you are still required to make your regular periodic payments. A partial payment will not automatically reduce your periodic payment unless the remaining amount owed is less than the periodic payment.

Skip Payments: At the Credit Union's option and on terms we state from time to time, we may allow you to skip payments, which means you may be allowed to skip individual installment payments. If you accept any skip payment, you understand that the Finance Charge (daily interest rate) will continue to be applied. However, no late charges will apply for authorized skip payments. Further, no skip payment will extend the term of any credit insurance policy you may have obtained through the Credit Union as part of this loan.

Property Insurance: You promise to maintain property insurance in an amount necessary to protect our security interest in the collateral, with the credit union named as loss payee for our protection. Such insurance shall protect against loss by fire, theft, and collision and will provide "all risks" hull insurance in the case of aircraft or boats and accessories thereto, if any. You may provide the required property insurance through an existing policy or by a policy you independently obtain and pay for from a person of your own choosing, providing such person is reasonably acceptable to us. You agree to deliver satisfactory evidence of the insurance policy to us within any time period specified in any notice from us or on our behalf. If you do not get or keep this insurance, we may, at our sole option, obtain insurance to protect our interest and add its costs to your loan and you agree to pay for it (by such means as increasing your payment or increasing your loan term). We are under no obligation to obtain insurance on your behalf. If we do obtain insurance, the cost of obtaining that insurance may be added to your loan balance, subject to the applicable interest rate. We have the authority to obtain, adjust, settle or cancel insurance and may endorse any party's name on any draft.

APPLICABLE TO ALL STATES *OTHER* THAN WISCONSIN

Default: To the extent permitted by state law, you will be in default: (1) if you fail to make any payment on time; (2) in the event of your death; (3) in the event of your insolvency or the filing of any requests for relief under the bankruptcy code by or against you; (4) if you are the subject of any legal process which seeks to attach your Credit Union account, any of your property or rights; (5) if you have given the Credit Union false or inaccurate information in obtaining a loan or any other Credit Union services; (6) if you do any act or fail to do any act which the Credit Union believes endangers the collateral, if any, or your ability to repay what you owe, including but not limited to, leaving your current employment; (7) if you break any promise you have made under this or any other agreement with the Credit Union; (8) if you use the collateral in any illegal activity. In the event of a default, you understand that the decision to take action is at the sole discretion of the Credit Union and that the failure to act on one default will not stop action on another. You further agree that the Credit Union does not have to provide you advance notice before taking action on any default, unless required to do so by applicable law. You will be in default if you fail to obtain or maintain the required property insurance, or if you fail to pay all taxes when due. If you are in default, the Credit Union may require that you deliver the collateral to it at a time and place of its choosing. You agree that the Credit Union can take possession of the collateral without judicial process and you authorize a right of entry for that purpose and said repossession may occur without giving you advance notice except when notice is expressly required by applicable law. This Agreement, the Uniform Commercial Code, and other applicable law, authorize the Credit Union to take various actions; and the Credit Union may rely on any or all of those sources.

Right of Offset: If you are in default, the Credit Union may at any time without demand or notice of any kind, appropriate and apply toward the payment of the unpaid balance due, any unpaid shares, dividends, or other funds that would not have adverse tax consequences if pledged as security. You appoint the Credit Union as your Attorney-in-act to perform any act(s) which it feels are necessary to protect its security interest.

Acceleration: If you are in default and to the extent permitted by state law, the Credit Union may call any amounts you owe immediately due and payable plus FINANCE CHARGES which shall continue to accrue until the entire balance owed is paid in full. The undersigned individually and jointly waive presentment, demand, protest, notice of protest, notice of acceleration, and notice of intent to accelerate and any notice that the Credit Union is demanding payment in full of the outstanding balance under the contract because of default or for any other reason. You further understand that if the Credit Union reasonably believes its collateral is threatened, or that your ability to repay what you owe is impaired, it may call any such amounts immediately due and payable including FINANCE CHARGES.

Remedies: If you are in default, the Credit Union may, after expiration of any right you have under state law to cure your default, require immediate payment of any or all amounts you owe under this Note or any other loan you have with the Credit Union and take possession of the collateral. You waive any right to demand for payment, notice of intent to accelerate and notice of acceleration. You will continue to pay interest until you repay what you owe at the loan interest rate. The Credit Union can exercise any right given to it by the Uniform Consumer Credit Code or other applicable law. The Credit Union may delay taking any action to protect its rights as many times as it wants and as long as it wants without losing them.

WISCONSIN RESIDENTS ONLY

Default; Acceleration; Remedies: Your loan shall be in default if: (a) you fail to make payment within 10 days after the scheduled or deferred due date if the interval between payments is 2 months or less, or you fail to pay the first or last payment within 40 days of its scheduled or deferred due date; (b) the interval between scheduled payments is more than 2 months, and if any such scheduled payment is unpaid for more than 60 days after its scheduled or deferred due date; (c) this transaction is scheduled to be repaid in a single payment and that single payment is more than 40 days late: and/or (d) you fail to observe any other covenant of this transaction, breach of which materially impairs the condition, value or protection of the Credit Union's rights or any Collateral securing this transaction, or materially impairs your ability to pay amounts due under this transaction, which includes your death, an action by someone other than the Credit Union to seize your assets, any false or misleading statements made by you, and/or an insolvency, receivership or custodial proceeding brought by or against you, as well as any judgments or tax liens filed against you.

Upon any occurrence of default, and after we have provided you notice of your right, if any, to cure the default as required by applicable law, we may declare the entire balance of your loan immediately due and payable, to the extent permitted by law. If the entire balance is not then paid immediately upon default, the Credit Union may exercise any or all of its rights available by law or equity, or as specified in the Security Agreement or similar instrument. If your loan is subject to the right to cure default and the default is not cured within the time provided by applicable law, or if your loan is not subject to the right to cure default and the entire balance is not paid immediately upon default, and if permitted by law, the collateral shall be voluntarily surrendered to the Credit Union at a time and place acceptable to the Credit Union. To the extent permitted by law, the Credit Union shall be reimbursed for all of its costs and expenses, including reasonable attorneys' fees, incurred in the course of collecting any amounts owed under this Agreement or in exercising its rights related to the Collateral. If the collateral is a motor vehicle, trailer, snowmobile, boat, aircraft or mobile home as defined by applicable, law, the Credit Union shall be reimbursed for its reasonable and bona fide expenses in disposing of the collateral, including expenses paid to a third party for taking and holding the collateral, the travel and transportation expenses of the Credit Union incurred in taking possession of the collateral, and, if the collateral is not redeemed pursuant to applicable law, the expenses of cleaning, repairing and restoring the collateral to a condition suitable for sale, to the extent permitted by law. If this Agreement is subject to the Consumer Claims and Defenses provision as indicated on Page 1 and the unpaid balance of your loan was greater than $1,000 at the time of default, you agree to immediately pay any remaining deficiency balance after disposition of the collateral.

As permitted by law, the Credit Union shall have the right to impress and enforce a statutory lien upon the shares and dividends of any member indebted to it, and we may enforce our right to do so without further notice to you. Additionally, the Credit Union may at any time without demand or notice of any kind, appropriate and apply toward the repayment of the unpaid balance due, any unpaid shares, dividends, or other funds that would not have adverse tax consequences if pledged as security.

Late Charge: If any payment is made late, you may be charged a late charge. You agree to pay the late charge if any is disclosed on page 1.

Co-Borrower or Co-Signer: If you are authenticating this Note as a co-borrower or co-signer, you waive any right to require the Credit Union to attempt collection of this Note from the primary borrower first. You agree to be equally and severally responsible with the first borrower for all obligations under this Note. You understand that the terms of this Note apply to you as well as to the primary borrower and you waive any requirement that you be notified of changes in the terms of this Note or any Security Agreement for this Note.

Credit Insurance: Credit Insurance is not required to obtain credit. If you purchase optional credit insurance from us and finance the total cost of coverage, you authorize us to add the insurance premiums monthly to your loan balance and charge you interest on the entire balance, you understand that coverage is only for the original amount financed as shown on page 1. If the premium is calculated and collected monthly as part of your payment, premium rates are not guaranteed. However, you will be notified in advance if the monthly cost for coverage will increase.

Treatment of Payments: Payments must be received at any branch by closing on a business day to be credited to your account as of that same day. If any payments made by you are less than the total payment due, the Credit Union may allocate the payment at its sole discretion.

Other Terms: If any part of this Note is determined by court or by law to be invalid or unenforceable, the rest will remain in effect. All the Credit Union's rights shall inure to the benefit of its successors and assigns, and all of your obligations shall bind your heirs or legal representatives or successors. You authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes of authenticating this Note. Said signatures will have the same force in effect as original signings for all transactions included in applications and Agreements with the Credit Union.

Notice: You promise that your name and address shown on page 1 are your legal name and place of residence and such place of residence is the proper address for all notice(s) that may be required and you further understand that changes in address must be submitted to the Credit Union in writing to be effective.

Collection Costs: If collections efforts are required by the Credit Union, you agree to pay all costs and expenses incurred in the collection of any sum due, and in addition, if the holder hereof, after default, shall place this note in the hands of an attorney or collection agency, for collection, to pay reasonable attorneys' fees, interest and fines due on this note at the time of the employment of such attorney or collection agency to the extent permitted by state law.

Governing Law: Except to the extent that Federal Law is applicable, the laws of the state in which this document is written shall govern the validity, construction and enforcement of this Agreement.

NOTICE TO WISCONSIN RESIDENTS. By authenticating this Agreement, you acknowledge and agree that this Agreement is controlled and governed by the laws of the State of Wisconsin, including the provisions of the Wisconsin Consumer Act (W.S.A. § 421.101 *et seq*), except to the extent that such laws are inconsistent with controlling federal laws and regulations.

NOTICE TO NORTH DAKOTA BORROWERS PURCHASING A MOTOR VEHICLE: THE MOTOR VEHICLE IN THIS TRANSACTION MAY BE SUBJECT TO REPOSSESSION. IF IT IS REPOSSESSED AND SOLD TO SOMEONE ELSE, AND ALL AMOUNTS DUE TO THE SECURED PARTY ARE NOT RECEIVED IN THAT SALE, YOU MAY HAVE TO PAY THE DIFFERENCE.

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.

NOTICE TO LOUISIANA BORROWERS: For loans secured by a motor vehicle, Louisiana law permits repossession of motor vehicles without judicial process.

SPECIAL NOTICE TO BORROWER(S) AND CO-BORROWER(S)
By authenticating, endorsing or negotiating ANY Loan proceeds check related to this Agreement, You accept and agree to the terms of this Agreement including the provisions on page 1. You further acknowledge and grant us a security interest in any collateral designated on page 1 and promise to maintain any required property insurance required by the Credit Union. If you decide not to enter into this loan agreement, you must return any unendorsed proceeds check to the Credit Union.

SECURITY AGREEMENT

Words or phrases preceded by a ☐ are applicable only if the ☐ is marked, e.g., ☒. "n/a" means not applicable.
The terms on all pages are part of the entire Agreement

United Community Credit Union

Normandy	Galena Park	Summerwood	Crosby
771 Normandy Street	1700 16th Street	13700 E Sam Houston Pkwy North	14028 FM 2100
Houston, TX 77015	Galena Park, TX 77547	Houston, TX 77044	Crosby, TX 77532

TotaLoan

Primary Borrower Name/Address	Co-Borrower Name/Address	Effective Date	Loan Number
[redacted]		12/23/2022	[redacted]
HOUSTON, TX [redacted]		Maturity Date 01/06/2030	Interest Rate 4.490

SECURITY: You grant to the Credit Union a Security Interest in all present and future individual and joint accounts in the Credit Union (other than those accounts that would lose special tax treatment if this security interest applied to them) and the property described below.

TYPE:

GMC	2022	YUKON	[redacted]	UTILITY 4D DEN	80,200.00

Other:

Shares $ Account No. Shares $ Account No.

☐ If this box is checked, the Consumer Claims and Defenses provision shown below is applicable.

Security Interest: By authenticating the Promissory Note and/or receiving the benefits of your loan described above, you give the Credit Union a Security Interest in the property described in the Note, Disclosure and Security Agreement and present and future individual and joint accounts you have in the Credit Union. You authorize the Credit Union to apply any funds held in such present and future individual and joint accounts to what you owe if you are in default. The Credit Union may, but does not have to allow you to withdraw a portion of your shares or other funds without affecting its Security Interest. You are not giving a Security Interest in any shares or funds in an IRA, SEP, KEOGH, or other account which if pledged as security would result in special tax treatment under the Internal Revenue Code. This Security Interest covers not only the property pledged, but all proceeds, substitutions or replacements, accessions, improvements, all proceeds from insurance and all refunds of unearned premiums. The Security Interest also includes any replacements for the property which you buy within 10 days of this loan or any extensions, renewals, or refinancing of the loan. Anytime this Agreement refers to collateral, it means any or all of the property described in the Note and Security Agreement. You also grant a Security Interest in all assets and property separately pledged to the Credit Union (other than household goods or any collateral that is a dwelling) to secure payment of this loan, and any other amounts you now owe or will owe the Credit Union in the future. The collateral also secures your performance of all other obligations under your loan, this Security Agreement and any other Agreement you have with the Credit Union. If the collateral is household goods as defined in the Federal Trade Commission Fair Credit Practices Rule, it only secures obligations for the purchase money for that collateral or a refinancing or consolidation of such obligations.

Release of Collateral: If the Credit Union releases collateral for sale by you, proceeds will be applied to your loan. You understand that if a balance remains owing after sale proceeds are applied to your loan, you are obligated to continue making scheduled periodic payments in accordance with the payment schedule of your loan with the Credit Union.

Protection of the Collateral: You promise that you will use the proceeds of the loan to buy the property or that you own the property and that no one else has an interest in it or claim against it. You agree to (1) maintain, protect and to preserve the collateral, (2) not to use or permit anyone to use the collateral in violation of this Agreement, or any statute, regulation or ordinance or any policy or insurance covering the collateral, (3) pay promptly when due all taxes, charges, encumbrances or liens now or later imposed upon or affecting the collateral, (4) promptly notify the Credit Union of change in your name or address on file, (5) help the Credit Union do all that is necessary to protect its Security Interest in the collateral, including giving the Credit Union all endorsements, assignments, financing statements, or other writings necessary to protect the Credit Union's Security Interest and its priority, (6) promptly deliver to the Credit Union in the form received, all proceeds of the collateral you receive, (7) not to sell, lease, encumber, rent, otherwise dispose of, or give the collateral to anyone else other than the Credit Union, (8) at any reasonable time, upon the Credit Union's demand, to exhibit to the Credit Union and allow the Credit Union to inspect the collateral. You promise that any title to the collateral shall only be registered in the name of the borrowers authenticating this Agreement. You promise to have the Credit Union's Security Interest shown on any certificate of title that may be issued. You give the Credit Union authorization to file a financing statement to protect its Security Interest from the claims of others.

Property Insurance and Taxes: You are required to fully insure the collateral against loss and damage with deductible amounts satisfactory to the Credit Union. You may obtain this insurance through any insurance company of your choice, unless the Credit Union, for good cause, refuses to accept it. If you fail to obtain or maintain the insurance, the Credit Union will buy any type of insurance it feels is necessary to protect its interest in the collateral. THE INSURANCE WILL NOT BE LIABILITY INSURANCE. This could result in less protection for you and at a higher cost. The Credit Union will add the cost of this insurance to the loan and charge you a finance charge at the applicable loan interest rate. If the Credit Union adds this insurance to your loan, you agree that, at the Credit Union's option, your payment may be increased by an amount sufficient to repay any charges added for property insurance. You promise to have any insurance policy made payable to the Credit Union and, if asked, deliver it to the Credit Union. The policies must say that the Credit Union is to be paid if there is a loss. If the collateral is lost or damaged, the Credit Union can use the insurance proceeds to replace or repair it, or to repay any amounts you owe. You also promise to pay all taxes due on the collateral. If you fail to do so, the Credit Union may, but does not have to, pay the taxes and add the amount to the unpaid principal balance of the loan and charge you a finance charge at the applicable loan rate.

Default: You will be in default if you break any promise in this Security Agreement or if you are in default on your loan. If you are pledging property as an Owner of Collateral Other Than Borrower, you will be in default if anyone who signed or otherwise authenticated the Note is in default.

APPLICABLE TO ALL STATES *OTHER* THAN WISCONSIN

Remedies: When you are in default, the Credit Union can require immediate payment of what you owe and take possession of the property without judicial process. You authorize right of entry (other than to a dwelling) for repossession. If the Credit Union repossesses the collateral, it will not be responsible for personal property not covered by this Agreement that you leave inside the property or that is attached to the property. The Credit Union will try to return that property to you. After the Credit Union takes possession of the property, it can sell it and apply the money to what you owe. You will be given notice of any public sale or the date when a private sale will be held. The Credit Union will deduct its expenses for taking possession of the property and for any commercially reasonable preparation or processing, storage and attorneys' fees to the extent permitted under state law or awarded under the Bankruptcy Code. The rest of the sale money will be applied to what you owe. Each debtor will have to pay any amount remaining unpaid after sale money has been applied to what you owe. You will pay interest on that amount at the applicable rate until the amount has been repaid.

WISCONSIN RESIDENTS ONLY

Remedies: When you are in default, after providing any applicable notice of your right to cure the default and you fail to cure the default, the Credit Union can require immediate payment of what you owe. If the entire balance is not then immediately paid, the Credit Union may exercise any or all of its rights available by law or equity, or as specified in this Security Agreement or any other similar instrument you have executed, including taking possession of and selling the collateral. The collateral shall be voluntarily surrendered to the Credit Union at a time and place acceptable to the Credit Union. If this is not done, you authorize right of entry (other than to a dwelling) for repossession of the collateral. If the Credit Union repossesses the collateral, it will not be responsible for personal property not covered by this Agreement that you leave inside the collateral or that is attached to the collateral. The Credit Union will try to return that property to you. After taking possession of the collateral, and if you fail to redeem the collateral in the time provided by applicable law, the Credit Union may sell the collateral and apply the money to what you owe. To the extent permitted by law, the Credit Union shall be reimbursed for all of its reasonable and bona fide expenses in disposing of the collateral. If the collateral is a motor vehicle, trailer, snowmobile, boat, aircraft or mobile home as defined by applicable law, the Credit Union shall be reimbursed for its reasonable and bona fide expenses in disposing of the collateral, including expenses paid to a third party for taking and holding the collateral, the travel and transportation expenses of the Credit Union incurred in taking possession of the collateral, and, if the collateral is not redeemed pursuant to applicable law, the expenses of cleaning, repairing and restoring the collateral to a condition suitable for sale, to the extent permitted by law. If this Agreement is subject to the Consumer Claims and Defenses provision as indicated on Page 1 and the unpaid balance of your loan was greater than $1,000 at the time of default, you agree to immediately pay any remaining deficiency balance after disposition of the collateral. You will pay interest on any remaining unpaid balance at the applicable rate until the amount has been repaid.

Other Terms: The Credit Union may delay taking action to protect its rights as many times as it wants and as long as it wants without losing them. If any part of this Agreement is determined by court or by law to be invalid or unenforceable, the rest will remain in effect. All the Credit Union's rights shall inure to the benefit of its successors and assigns and all of your obligations shall bind your heir or legal representatives or successors. You authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes of authenticating this Security Agreement. Said signatures will have the same force in effect as original signings for all transactions included in applications and Agreements with the Credit Union. No waiver by Secured Party of any default shall operate as a waiver of any other default or of the same default on a future occasion. If there is more than one Borrower, the obligations hereunder shall be joint and several.

Notice: You promise that your name and address shown in this Agreement is your legal name and place of residence and such place is the proper address for all notice(s) that may be required and you further understand that changes in address must be submitted to the Credit Union in writing to be effective.

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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.

NOTICE TO LOUISIANA BORROWERS:

For loans secured by a motor vehicle, Louisiana law permits repossession of motor vehicles without judicial process.

CONFESSION OF JUDGMENT; WAIVER; KEEPER: For purposes of foreclosure under the provisions of Louisiana law governing Executory Proceedings (LSA-C.C.P. Art. 2631 *et seq*), you acknowledge the debt secured by this Security Agreement (which Security Agreement is subject to the provisions of the Louisiana Commercial Laws (R.S. 10:9-101 *et seq*)), and you confess judgment in favor of Credit Union for the full amount due under the Promissory Note secured hereby. To the extent permitted by applicable law, you also waive: any demand and the three days delay as provided in LSA-C.C.P. Art 2331 and 2722, as well as any rights under other laws related to notice of sale of property; any benefit of appraisal as provided by LSA-C.C.P. Art 2332, 2336, 2723 and 2724, as well as any rights under other laws related to appraisal upon judicial sale; any notice of seizure as provided under LSA-C.C.P. Art 2293; all additional provisions of the Louisiana Code of Civil Procedures related to publication and notice of sale, and advertisement of sale, as well as any other Article not specifically identified herein. You also agree that in the event of foreclosure as set forth above, that Credit Union may appoint a keeper of the property (collateral), which may be Credit Union or another party.

CONSUMER CLAIMS AND DEFENSES: 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 WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Bor[redacted] X	Date 12/23/2022	Co-Borrower ☐ Owner of Collateral Other than Borrower X	Date 12/23/2022
☐ Owner of Collateral Other than Borrower X	Date 12/23/2022	Witness/Notary X	Date 12/23/2022