



**What are the interest rates and other terms of the finance program?**

The annual percentage rate (APR) charged will be between 15.99% and 23.99% and is dependent on your FICO score. The contract rate will remain fixed for the duration of the contract. Your high credit will be dependent on your FICO score. The financing terms range from 18 to 48 months based directly on the total amount financed. The first contractual payment installment will be due 30 days from the date of signed documents and each month thereafter. Subsequent monthly installments will be made through the borrower's method of payment each month. The minimum financed amount is \$500.00. Not all buyers may qualify.

**What is the 'Same as Cash' option?**

The contract for your purchase of a minimum of \$1,000.00 may be paid in full at any time within the Promotional Period indicated on the contract from the date of disbursement ("Promotional Period"), and upon payment in full of the promotional balance within the specified period, any accrued finance charges will not be charged to your account. Regular monthly payments in the amount shown on your contract will be due on the monthly date during the Promotional Period in accordance with the payment schedule shown on your contract. However, larger payments may be made at any time to pay the promotional balance in full before the end of the Promotional Period. If you do not pay the promotional balance in full within the Promotional Period or if you fail to make all regularly scheduled payments during the Promotional Period in full and on time, then the accrued finance charges will be charged to your account.

**Are there any pre-payment penalties for paying off the loan early?**

You may pay off your contract in full at any time without penalty.

**How long do I have to spend my full approved amount?**

The high credit amount that you have been approved for is good for 90 days on your current application only. Any subsequent requests must be submitted through the same application process and will be re-evaluated. This product is not a revolving line of credit. A new credit file will not be pulled if within 90 days of previous application. The maximum number of open loans is restricted to two (2) and total of loans will not exceed the approved high credit. The minimum credit amount to be financed is \$500. Be sure to read all of the contract disclosure information and if you have any questions, please feel free to contact U.S. Credit, Inc. at (844) 223-2632 or email to [financing@uscreditinc.com](mailto:financing@uscreditinc.com)

**Are there additional fees, costs or taxes?**

There are no fees associated with the application process. Any shipping and handling costs charged by the dealer may be added to your final invoice. These fees will be included in the financed amount. Taxes will vary from state to state. There is no money down required.

**What happens if I change, cancel or return my order?**

If you cancel the order prior to signing the contract the application is withdrawn and the dealer will be notified of the change in status. If the contract has been signed and the funds have been sent to the dealer it is between you and the dealer to rectify the situation. Once the dealer receives the returned order the dealer will send the funds back to you minus any restocking or other associated fees. You then have the option of paying off your contract. Customer is responsible for any accrued interest from the date of the signed contract. Please note the terms of your contract remain intact.

**How do I make payments?**

Your payments will begin 30 days from the date you sign the loan documents. You will have both a web based and mobile account portal to submit payments, update account information and monitor your account.