



What are the interest rates and other terms of the financing 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 Special Financing?

Special Financing or 'same-as-cash' is available on qualifying purchases of \$1,000 or higher and is subject to credit approval. No interest will be charged if the account balance is paid in full within the promotional period noted on your contract. Regular monthly payments will be due according to the contract terms. Interest will be charged from the signed contract date if the balance is not paid in full. Special Financing will also be voided if a monthly installment is late more than 15 days at any time within the promotional period.

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 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 report 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 the loans will not exceed the high approved amount. A minimum of one (1) on-time payment must be made on the current loan prior to any additional approvals. The minimum 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 (888) 810-7393 or email to financing@uscreditinc.com

Are there additional fees, costs or taxes?

There are no fees associated with the application process. Any shipping, handling costs or associated fees 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 contract. Your loan will be serviced by Reunion Student Loan Finance Corporation-RSLFC. You will have both a web based and mobile account portals to submit payments, update account information and monitor your account.