

EXCELLUS

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Request a Loan

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Your loan request will be processed on July 8, 2022 at the close of the market (normally 4:00 p.m. ET). You should receive your loan proceeds within 3 to 5 business days.

Your confirmation number is 221890840W290.

Please [print](#) and save this confirmation for your records.

Important

If you request a fund exchange, withdrawal or another loan prior to the completion of the processing of this loan, any or all of the transactions may not be processed. Your loan may be canceled and you will need to submit a new loan request.

[Participant Loan Agreement and Terms](#) [Amortization Schedule](#) [Glossary](#)

Loan Type, Amount and Length

Loan Type GENERAL LOAN-PREAPPROVED
Purchase of Principal Residence No
Loan Amount \$5,958.00
Loan Length 60 months

Payments

Total Number of Loan Payments 130
Payment Frequency Biweekly
Payment Amount \$52.79
First Payment Date* 08/18/2022
Final Payment Date* 07/29/2027
Total Payments (Interest + Principal) \$6,861.82

* The first and final payment dates are estimates.

Interest

Interest Rate 5.75%
Total Interest \$903.82

Fees (Deducted from your retirement plan when due)

Loan Establishment Fee \$35.00
Quarterly Maintenance Fee \$3.75
Total Fees (Loan Establishment + Quarterly Maintenance Fees) \$113.75

Delivery Method

Direct Deposit
Bank Name CITIZENS BANK NA
Account Number *****2700
Type of Account Checking
Name on Account JENNIFER WHITE

You should receive your loan proceeds via Direct Deposit in 3 to 5 business days after the loan is processed.

Repayment Method

After-Tax Payroll Deductions



Additional Terms

Repayment of Loan

By taking this loan, you promise to repay to your retirement savings plan the Amount Financed and the Finance Charge shown in the Participant Loan Agreement and Loan Details. Taking out a loan is not a taxable distribution, therefore you will not receive IRS Form 1099-R unless you default on your loan.

Collateral

Your loan is secured by up to 50% of your vested retirement plan balance in the Plan.

Loan Payoff

You may pay off the outstanding balance of this loan without penalty. You will not be entitled to a refund of finance charges or fees already paid.

Loan Default

The loan may be considered in default if you fail to make any payment on time. Refer to your plan document regarding the status of your loan, should you terminate employment.

Impact of Exchanges

If you request a fund exchange prior to the completion of the processing of this loan, either or both of the transactions may not be processed.

Dollar Amounts

The dollar amounts above and the amount available for a loan are based on the market value of your retirement plan as of the previous business day and are subject to fluctuation in market value. The actual amount available at the time of processing may be less than or greater than the amount shown here due to the changes in the market value of your retirement plan. If the available loan amount decreases to an amount less than you have requested, then your loan will not be processed.

Pricing

Unless otherwise noted in the exchange [pricing exceptions](#), transaction requests received after the close of the market, normally 4 p.m. ET, or on weekends or holidays will receive the next business day's (or next calculated) closing price.

Fund Distribution and Fees

Your loan proceeds will be redeemed from your retirement plan according to your Plan's provisions regarding redemption hierarchy and any fund related redemption fees will apply.

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Questions? Call **(877) 980-BLUE**

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