

Initial Truth in Lending Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	[]
	This APR will vary with the market based on 1-Month LIBOR.
Paying Interest	You will be charged interest from the transaction date.
Fees	
Annual Fee	None.
Penalty Fees	
Returned Check Fee	You will be charged a \$25 returned check fee when a check is returned unpaid.
Transaction Fees	
Wire Fee	You may be charged a \$10 wire fee when you request a credit advance by wire transfer.
Check Processing Fee	You may be charged a \$10 check processing fee when you make a payment by check

How We Will Calculate Your Balance: We use a method called "daily balance". See your Line of Credit and Security Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided below with these account-opening disclosures.

Your periodic rate is and the corresponding APR is .

This APR may increase. Your interest rate is determined based on 1-Month LIBOR plus a margin of . Your rate will increase when the 1-Month LIBOR rate increases. Your rate can increase weekly based on increases to the 1-Month LIBOR rate.

We use the Daily Balance Method to calculate your Smart Credit account balance. We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid interest and any payments or credits. This gives us the daily balance.

Supernova has a security interest in your pledged collateral accounts.

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Supernova Lending
301 W. Grand Ave #180
Chicago, IL 60654

You may also contact us on the Web at <https://smartercredit.supernovacompanies.com/>.

In your letter, give us the following information:

- Account information: Your name and Smart Credit account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

EGN-0113AO(04/19)