Fee Credit Policy

Collections; Customer Service; Transaction Services

Policy Owner: iCreditWorks

Servicing Agent: Total Card, Inc. Product: iCreditWorks

BIN:

**GENERAL**

It is the policy of iCreditWorks to accommodate reasonable requests for crediting the Late Fee to an account. Each account must be reviewed to determine if it qualifies for a credit based on the following criteria:

The following is criteria for the representatives to follow when it involves crediting of fees:

* No fee is waived if payment is due and no payment is made.
* Account must be noted that credit was given on the account.
* No credits given on promise to send payment.

The above are guidelines that the representative follows. Exceptions to the above policy will be done at the approval of the manager. (restrictions were not placed on approval amounts for management)

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| Late Fee | One (1) late fee credit allowed per loan term |
| Annual Fee | Annual Fees are not billed for this program |
| Return Payment Fee | The only time we will credit a Return Payment Fee is if the fee was billed due to an error by TCI or iCreditWorks |
| Non-Sufficient Funds (NSF)/Overdraft(OD) | iCreditWorks will determine if a fee is eligible for refund |

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| **Version** | **Revised By** | **Brief Summary of Changes** | **Revision Date** |
| 1 | Paul Fretham | New Policy | 5/6/19 |

Last Annual Review Completed by on Next Review Date: 6/1/2020