

The enclosed signage is provided as an example of compliant Social Justice Fee disclosure. FIs are free to develop their own signage that meets transparent fee requirements and permission is supplied to combine brand messages if more than one mortgage or municipal bond or other financial product is issued.

Compliance with Ginicoe's requirements does not imply compliance with any relevant State laws.

Point-of-Entry Disclosure Example

**We collect a Ginicoe
Fee on all Financial
transactions that
adjusts to your
Social Justice
Outerchange Rating
(SoJOR). We then
match the value of
your fee by 100%.**