

AUTOMATIC PAYMENT AUTHORIZATION (OPTIONAL)

By checking the box, you authorize Leap Credit LLC ("Lender") to initiate an ACH debit entry via our secure third-party ACH providers to the bank account designated below, in your application, ("Bank Account") on each payment due date in the amount of each payment due as shown in your installment loan agreement. If a payment due date falls on a Saturday, Sunday or holiday, then you authorize Lender to initiate the scheduled debit on the next business day. Any separate payments that you make on or before your payment due date will not affect this authorization. You have a right to receive notice of ACH debit entries that vary in amounts. While the payment due may vary from time to time, no payment due will exceed the total amount owed under your installment loan agreement. Consequently, you agree that Lender will only send you notice of ACH debit entries that exceed the total amount owed under your loan agreement.

If a debit is rejected or dishonored, you agree that Lender may initiate an ACH debit entry to the Bank Account up to two (2) more times. Lender is not liable for any fees or interest that you may incur if Lender is unable to debit your scheduled payment under this authorization. Lender also is not responsible for any fees imposed on you by the provider of any Bank Account as the result of any authorized debit or any payments made under this authorization. You agree to maintain sufficient funds in the Bank Account to meet each scheduled payment. You understand that funds must be available by the end of the business day prior to the payment due date and maintained in your Bank Account until scheduled payment is processed. You agree to notify us promptly if your Bank Account information changes. Lender may modify or terminate this authorization for any reason by notifying you in writing at your last known mailing address or email address in Lender's records.

This authorization will continue until you notify Lender that you wish to terminate the authorization, or until Lender terminates this authorization. You may terminate this authorization by emailing us at support@leapcredit.com. You must give any notice of termination in such a manner and sufficiently in advance to allow Lender and your financial institution a reasonable opportunity to act. Lender may terminate this authorization if you fail to keep an installment loan or your Bank Account in good standing. Delinquency under an installment loan or closure of your Bank Account, for any reason, may result in immediate termination of this authorization. Also, if there are insufficient funds in your Bank Account to process any payment, this authorization may be terminated immediately. If this authorization is revoked or terminated, you remain responsible for making all remaining payments required under your installment loan agreed using a payment method acceptable to Lender. Automated Clearing House transactions must comply with the provisions of U.S. law.

Right to Stop Payment and Procedure for Doing So: You can stop scheduled payments by calling +1(888)-532-7842 or by writing to 3348 Peachtree Road NE STE 150, Atlanta GA 30326 . If you write to Lender, your request must reach Lender at least 3 business days before the scheduled payment due date. If you call Lender, Lender may require you to put your request in writing and to deliver your request to Lender within 14 days after you call. Lender may charge you a fee for each stop payment request that you give Lender. If you tell Lender to stop a payment at least 3 business days before the payment due date and Lender does not stop payment, Lender will be liable for your losses or damages.

REMOTELY-CREATED CHECK AUTHORIZATION

By electronically signing this loan agreement, you authorize us or our agent to create and submit remotely-created checks ("RCCs") drawn on the bank account identified below in the amount of each payment owing to us under this Loan Agreement on or after the date each payment is due, including any late payment fees, returned payment charges or other amounts owing to us upon acceleration of this Loan as a result of your default. You authorize us (i) to vary the amount of any preauthorized payment by RCC as needed to repay amounts owing, as modified by any partial prepayment and (ii) to verify and correct all of the information that you have provided about your bank account, including the name of your bank, your bank routing and transit number, and your account number. You agree to maintain sufficient funds in the bank account to satisfy each payment due under this Loan Agreement. We are not responsible for any fee imposed by the provider of your bank account as a result of any payment made under this authorization. If you believe that we charged your bank account in a manner not contemplated by this authorization, please contact us immediately by phone at 888-532-7842 or by emailing us at support@leapcredit.com. You may revoke this authorization at any time by emailing us at support@leapcredit.com or sending a letter to 3348 Peachtree Rd. NE Ste. 150 Atlanta, GA 30326.