

ACH/Debit Card AUTHORIZATION (“ACH/Debit Authorization”)

In order to make the installment payments on your Loan, you hereby voluntarily authorize us and our agents, successors and assigns to initiate recurring debit and credit entries to your bank account that you provided to us in your loan application (“Your Bank Account”) at the depository institution named in your loan application (“Your Bank”). You are not required to select this payment method as a condition to obtaining an installment loan. You agree that we may initiate the debit entries on or shortly after the dates set forth in the Payment Schedule in your Washington Small Loan Agreement (the “Loan Agreement”), and this ACH/Debit Authorization, including any late charges, or other amounts owing. You further acknowledge and agree that we may initiate a credit entry to Your Bank Account in accordance with the Loan Agreement. If you make any partial prepayments on your Loan, then you authorize us to vary the amount of any preauthorized payment by ACH/Debit debit as needed to reflect those partial prepayments. You also acknowledge and agree that we have the right to re-initiate the debit entries two additional times per scheduled payment for the same amounts, if they are dishonored.

Authorization After Default. As set forth in your Loan Agreement, if you default on your Loan, you hereby authorize us to initiate an ACH/Debit debit to Your Bank Account for an amount equal to the remaining amount you owe on your Loan, including the unpaid principal balance and all accrued interest, fees, and other charges, which may each be processed as separate debit entries.

Range of Varying Amounts. Please note that you have the right to receive notice of all transfers varying in amount, and that by signing this ACH/Debit Authorization you acknowledge that we have elected to offer you a specified range of amounts for debiting (in lieu of providing the notice of transfers in varying in amount). The amount of any ACH/Debit debit may range in amounts from (1) the amount of any scheduled payment less any partial prepayments on your Loan and up to (2) the full amount you owe under the Loan Agreement plus, as applicable, any late charges you may owe. For any debit in an amount outside of this specified range, we will send you a notice. Therefore, by agreeing to the terms of this ACH/Debit Authorization you are choosing to only receive notice when a transfer amount exceeds the range specified above.

Dishonored ACH/Debit Fee. You agree to pay a \$25.00 fee if any ACH/Debit debit initiated pursuant to this ACH/Debit Authorization returned by your financial institution for any reason.

Termination. You understand and acknowledge that you may terminate this ACH/Debit Authorization by notifying us in such time and manner as to afford us and Your Bank a reasonable opportunity to act on it. This ACH/Debit Authorization will also terminate upon your full and final payment of the amount you owe us under the Loan Agreement.

Missing or Erroneous Bank Account Information. You represent and warrant that Your Bank Account is a legitimate, open, and active account. If there is any missing or erroneous information regarding Your Bank Account or Your Bank, then you authorize us to verify and correct such information, including, but not limited to, the bank account number and the routing number. You agree that the transactions authorized herein comply with all applicable U.S. law. If you believe we charged your Bank Account in a manner not contemplated by this ACH/Debit Authorization, please contact us.

ACH/Debit Credit. You authorize us to initiate ACH/Debit credit entries to Your Bank Account as may be necessary to obtain an accurate balance under the Loan Agreement.

THIS ACH/Debit AUTHORIZATIONS IS FOR YOUR CONVENIENCE IN PAYING AMOUNTS OWED UNDER YOUR LOAN AGREEMENT AND IS NOT REQUIRED IN ORDER FOR YOU TO OBTAIN A LOAN.

Customer Signature

Date