



PAYMENT TERMS AND CONDITIONS

By checking the “Yes, I have read and agree to the following consents and disclosures:” prior to submitting application, you agree to execute this transaction electronically and authorize Peoples Credit Inc, to electronically debit the bank account that you have specified to make the payment set forth on your account with us. In the event that any electronic debit cannot be completed, you authorize Peoples Credit Inc to execute a check or other draft against your account to facilitate payment.

Your bank must provide you with disclosure, which explain your rights ad obligations when making electronic transfers. You should review these disclosures. You should also review your bank account statements to verify the date and amount of any loan payments initiated by Peoples Credit Inc.

You are responsible for having sufficient funds in your bank account on the scheduled payment date. You may be charged a fee by Peoples Credit Inc under the terms of your loan agreement if the electronic debit is rejected due to insufficient funds in your bank account (Peoples Credit Inc at its discretion, may attempt to resubmit the electronic debit from your bank account). Your bank may also assess fees against your bank account for having insufficient funds.

If the electronic debit exceeds the payment amount due at the time payment is credited to your account, you agree that Peoples Credit Inc will apply excess payment in accordance with the terms of your loan agreement. Payments authorized by you before 12:00PM (central) on any business day will be credited to your account that day. Payments authorized by you after 12:00PM (central) on any business day will be credited to your account the next business day. If you select a payment date in the future, the payment may be canceled before it is processed using your online account at any time before 12:00PM (central) on the business day immediately prior to your selected payment date.

I have reviewed and agree to the terms of the Electronic Consent agreement. I confirm that I have the necessary hardware and software to receive and access electronic records, including the ability to access PDF files, and an active e-mail address.

I have reviewed and agree to the above Payment Terms and Conditions and the Terms of Use for using the Peoples Credit Inc website and have reviewed and acknowledge the receipt of the privacy notice and Privacy Policy.