



Lender: Transform Credit Inc. d/b/a Together Loans
License Number: 1905055

Montana Schedule of Charges – Fee Disclosure and Failure to Pay Statement

Loan Type Offered: Co-signer installment loan. Annual Interest Rate: 35.99% fixed.

Example using the highest interest rate chargeable 35.99%:

Loan Amount: \$10,000.00
Term: 60 months
APR: 35.99%
Monthly Payment: \$361.32
Total of Payments: \$21,679.20
Total Cost of Loan: \$11,679.20

Loan Type Offered: Credit Builder loan. Annual Interest Rate: 30% fixed

Example using the highest interest rate chargeable 30%:

Loan Amount: \$368.00
Term: 59 months
APR: 30%
Monthly Payment: \$12.00
Total of Payments: \$708.00
Total Cost of Loan: \$340.00

Failure or inability to pay disclosure:

- Together Loans will not charge any fees for late payments, insufficient funds, or extensions/ deferrals.
- No third-party fees are charged to consumers by Together Loans.
- Reasonable Attorney Fees apply for any judicial action filed by Together Loans, if permitted under the terms of the loan agreement and if lender prevails.