



NOTE AND DISCLOSURE STATEMENT, SECURITY AGREEMENT

Mailing Address: P.O. Box 691510 • San Antonio, Texas • 78269

DATE	LOAN NUMBER	ANTICIPATED MATURITY DATE	INTEREST TYPE
BORROWER AND CO-BORROWER(S) (IF APPLICABLE) NAME AND ADDRESS (STREET, CITY, STATE AND ZIP)			

In this agreement "YOU" and "YOUR" means each person who signs this agreement. The "CREDIT UNION" means Security Service Federal Credit Union. The terms on page 2 are part of this Note and Security Agreement (this "Agreement").

TRUTH IN LENDING DISCLOSURE			
ANNUAL PERCENTAGE RATE The cost of credit as a yearly rate.	FINANCE CHARGE (e) The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL PAYMENTS (e) The amount you will have paid after you have made all payments as scheduled.
%			

My payment schedule will be:

Number of Payments	Amount of Payments (e)	Payments Are Due Monthly Beginning

(e) Estimate

OPTIONAL DEBT PROTECTION	
Optional Debt Protection is not required to obtain credit and will not be provided unless you sign below and agree to pay the additional cost.	
TYPE	
PREMIUM	
SIGNATURE	X X

Security This loan is personal. This loan is secured by: (See Description Below) This is a business loan.

COLLATERAL						
LOAN TYPE	NEW/USED	YEAR	MAKE	MODEL	VIN NO. / SECURED ACCT. NO.	VALUE
TITLED STATE						

Property Address:

ITEMIZATION OF AMOUNT FINANCED	
_____ PAID TO YOU DIRECTLY.	_____ TO PUBLIC OFFICIAL.
_____ OPTIONAL DEBT PROTECTION	TOTAL AMOUNT FINANCED: _____

SEE PAGE 2 OF THIS AGREEMENT FOR CONTINUATION OF YOUR CONTRACT TERMS.

By your signature, you agree to be bound by the terms of this Agreement including the DISPUTE RESOLUTION paragraph requiring arbitration. NOTICE TO THE CONSUMER: Do not sign this Agreement before you read completely and, if selecting Optional Debt Protection, read the accompanying schedule and certificate completely.

BORROWER	DATE	CO-BORROWER <input type="checkbox"/> OWNER OF COLLATERAL OTHER THAN BORROWER	DATE
X		X	
CO-BORROWER <input type="checkbox"/> OWNER OF COLLATERAL OTHER THAN BORROWER	DATE	CO-BORROWER <input type="checkbox"/> OWNER OF COLLATERAL OTHER THAN BORROWER	DATE
X		X	

PROMISE TO PAY – You promise to pay the Credit Union the Amount Financed shown in the Truth-In-Lending Disclosure on page 1, together with interest on the unpaid balance until the Amount Financed is paid in full at the Annual Percentage Rate specified. You promise to make your payments at the offices of the Credit Union, in the amounts and on the dates disclosed. The exact amount of your final payment (and the total Finance Charge) will be somewhat more or less than that shown on this Agreement if the Credit Union does not receive each payment on its scheduled payment date. You also agree to pay the Credit Union's reasonable costs and expenses incurred, including attorneys' fees, as a result of your default in the performance of your obligation to the Credit Union.

PRE-PAYMENT – If you pay off early, you will not pay a penalty.

LOANS BY MAIL – If this loan is being made by mail, interest on this loan begins when the loan proceeds are mailed or otherwise disbursed.

MILITARY LENDING ACT – Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

In the event the Military Lending Act applies to an SSFCU product or service, then notwithstanding any other term or condition in such product or service, such product or service, insofar as it applies to the covered borrow, (1) shall not contain any arbitration provision, (2) shall only be subject to set-off or cross-collateralization as is allowed by law, and (3) all legal notices shall be provided in accordance with the law of the applicable jurisdiction.

If you are a covered borrow under the Military Lending Act you are entitled by law to an oral disclosure of your loan terms. If you would like to hear that disclosure, please call 1-866-452-6945.

SECURITY AGREEMENT – You hereby grant to the Credit Union a security interest and the right of setoff in any account at the Credit Union in which you have an interest or in which you may have an interest in the future. Any property shown in the "Collateral" section on the first page of this Agreement will be security for this loan, as well as any and all increases, accessories, equipment, attachments, accessions and replacements to the property and all proceeds, insurance proceeds or premium rebates or refunds relating to the property of this Agreement. The property securing this loan also secures your repayment of all other obligations you now owe or may owe to the Credit Union at any time in the future.

ATTORNEY FEES – If you default and this Note is given to an attorney, you agree to pay reasonable attorney fees plus court costs and disbursements.

LATE CHARGE – If a payment is late, you will be charged a late charge equal to 5% of the payment due for each payment that is past due 10 or more days.

DEFAULT – You will be in default if you do not make a payment of the amount required when it is due. You will be in default if you break any promise you made in connection with this loan. You will be in default if you die, file for bankruptcy or become insolvent (unable to pay your obligations when they become due). You will be in default if you make any false or misleading statements in any credit application or update of credit information. You will be in default if anyone who has signed a security agreement in connection with this loan is in default. You will also be in default if something happens which the Credit Union believes may impair the Credit Union's collateral or which may substantially reduce your ability to repay what you owe.

When you are in default, the Credit Union can demand immediate payment of the unpaid balance of this loan. You waive demand, presentment, notice of intent to accelerate and notice of acceleration. You agree that the Credit Union has the right to take possession of the collateral without going to court. If the Credit Union demands immediate payment of the unpaid balance, you will continue to pay interest at the same interest rate until what you owe has been repaid. The Credit Union can apply the shares and deposits you have given as security under this Agreement toward what you owe. The Credit Union can also exercise any other rights the law gives the Credit Union when you are in default.

REPAYMENT RESPONSIBILITY – Each person who signs this Agreement will be individually and jointly responsible for paying the entire amount owed. That means the Credit Union can enforce its rights under this Agreement against any one of you individually or against all of you together.

NOTICES – Notices will be mailed to you at the address listed on the first page of this Agreement unless you provide the Credit Union with written notification of a new address. Notice to any one of you will be notice to all of you. Please mail new address notifications to P.O. Box 691510, San Antonio, Texas 78269 or by phone at 1-800-527-7328.

PROTECTION OF COLLATERAL – You agree to the following: (a) to maintain, protect and preserve the collateral; (b) not to use or permit anyone to use the collateral in violation of this Agreement or any statute, regulation, law or ordinance or any policy of insurance covering the collateral; (c) to pay promptly when due all taxes, charges, encumbrances or liens now or later imposed upon or affecting the collateral; (d) to notify the Credit Union promptly of any change of your name or address on file; (e) to help the Credit Union do all that is necessary to protect its security interest in the collateral, including giving the Credit Union all endorsements, assignments, financing statements, or other writings which it deems necessary to protect its security interest and its priority; (f) not to sell, encumber, lease, rent, otherwise dispose of or give the collateral to anyone else; (g) to promptly deliver to the Credit Union, in the form received, all proceeds of the collateral you receive; (h) after default, and upon the Credit Union's demand at any reasonable time, to keep the collateral at your residence as set forth in the Credit Union's records and not to remove it from any location without the Credit Union's written permission.

PROPERTY INSURANCE – You promise to keep the property insured against loss and damage with a maximum deductible of \$1,000. You may provide the property insurance through a policy you already have or through a policy you get and pay for. You promise to make the insurance policy payable to the Credit Union and to deliver the policy to the Credit Union at P.O. Box 691510, San Antonio, Texas 78269 or 15000 IH 10 West, San Antonio, Texas 78249. If you cancel your insurance and get a refund, the Credit Union has a right to the refund. If the property is lost or damaged, the Credit Union can use the insurance settlement to repair the property or apply it toward what you owe. You authorize the Credit Union to endorse any draft or check which may be payable to you in order for the Credit Union to collect any refund or benefits due under your insurance policy.

If you do not keep the property insured the Credit Union may take possession of the collateral and add such insurance to protect its interest only in the collateral. If the Credit Union elects to add such insurance it may either (a) demand immediate payment in full or (b) add the premium to the loan balance where it will accrue interest at the same rate you pay on the loan and appear as a balloon payment due at the end of the term for regular payments.

REPOSSESSION – If the Credit Union takes possession of the collateral it can sell it and apply the money received to any amounts you owe the Credit Union. The Credit Union will give you notice of any public sales or the date after which a private sale will be held. The expenses of the Credit Union for taking possession of and selling the collateral will be deducted from the money received from the sale. Those costs may include the cost of storing the property, preparing it for sale and attorney's fees to the extent permitted under law or awarded under section 506(b) of the Bankruptcy Code. The rest of the sale money will be applied to what you owe on the loan. You will also have to pay any amount that remains unpaid after the sale proceeds have been applied to what you owe on the loan and under this Agreement. You agree to pay interest on that amount at the same rate as the loan until that amount has been paid.

DISPUTE RESOLUTION - Any controversy or claim arising out of or relating to this Agreement shall be subject to binding arbitration in accordance with the SSFCU Account Agreement.

DELAY – The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing the ability to exercise its rights later. The Credit Union can enforce this Agreement against your heirs or legal representatives. If the Credit Union changes the terms of the loan, you agree that this Agreement will continue to protect the Credit Union.

APPLICABLE LAW – Unless federal law applies, this loan and obligations, rights, remedies of the parties shall be construed pursuant to and in accordance with the law of the state in which the loan is made.

CONTINUED EFFECTIVENESS – If the law makes any term(s) of this Agreement unenforceable, the other terms will remain in effect.

ADDITIONAL PROVISIONS – Each provision of this Agreement must be considered as part of the total agreement and cannot, in any way, be severed from it. There may be no oral modifications to this Agreement. Time is of the essence with respects to this Agreement. This Agreement supersedes any prior understandings, written or oral between the parties respecting the within subject matter. You and the Credit Union intend that the loan which may be evidenced by this Agreement shall be in strict compliance with all applicable usury laws. If at anytime interest contracted for, charged or received by the pursuant to the Agreement would be usurious under applicable law, then regardless of the provisions of this Agreement or the related documents or any action or event which may occur with respect to this Agreement, it is agreed that all sums that otherwise would be usurious shall be immediately credited by the Credit Union as a payment of principal hereunder, or, if all loans made pursuant to this Agreement have been paid, immediately refunded to you. All compensations which constitute interest shall be amortized, prorated, allocated and spread over the full period of time any indebtedness is owing by you under this loan to the greatest extent permissible without exceeding the maximum applicable interest rate allowed by law.

CROSS-SELLING – By agreeing to the terms and conditions of this Agreement, you are authorizing the Credit Union to cross-sell additional products and services to you utilizing any consumer report obtained by the Credit Union involving this extension of credit to you.

TCPA CONSENT – By providing your telephone number to SSFCU in reference to a product or service, you agree that SSFCU, its agents, and assigns may call or text this telephone number to make non-telemarketing, informational calls to you about this product or service using an autodialer, pre-recorded voice, or artificial voice. In addition, by providing your telephone number to SSFCU, you agree that SSFCU, its agents, and assigns may call or text this telephone number to make non-telemarketing, informational calls to you using an autodialer, pre-recorded voice, or artificial voice about any SSFCU product or service you have now or in the future.

NOTICE REGARDING THE FURNISHING OF NEGATIVE INFORMATION – We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.