

OneMain Consumer Loan, Inc.
License Number 937358
Montana Schedule of Charges – Fee Disclosure and Failure to Pay Statements

Loan Type Offered: Closed-end interest bearing personal loans.

Annual Interest Rate: 9.99% to 35.99%.

Examples of the Total Cost to the Consumer for a Personal Loan:

Example using the highest interest rate chargeable 35.99%:

| Amount Financed | Agreed Rate of Interest | Term of Loan | Monthly Payment Amount | Payment Schedule | Total Cost of Loan |
|-----------------|-------------------------|--------------|------------------------|------------------|--------------------|
| \$1,500 | 35.99% | 24 | \$88.56 | 24 @ | \$2,125.44 |
| \$2,500 | 35.99% | 24 | \$147.60 | 24 @ | \$3,542.40 |
| \$4,000 | 35.99% | 36 | \$183.19 | 36 @ | \$6,594.84 |

Example using the lowest available interest rate 9.99%:

| Amount Financed | Agreed Rate of Interest | Term of Loan | Monthly Payment Amount | Payment Schedule | Total Cost of Loan |
|-----------------|-------------------------|--------------|------------------------|------------------|--------------------|
| \$15,000 | 9.99% | 36 | \$483.93 | 36 @ | \$17,421.48 |
| \$20,000 | 9.99% | 36 | \$645.24 | 36 @ | \$23,228.64 |
| \$25,000 | 9.99% | 48 | \$633.94 | 48 @ | \$30,429.12 |

Fees:

- Returned Check Fee - \$25.00
- Late Charge – the greater of 5% of amount in default or \$15.00 but not to exceed \$50.00
- Lien Recording Fee – the amount charged by the recording office, which will increase from time to time as the amount charged by the recording office increases. As of January 1, 2018, this amount is \$8.24. This fee is charged only on loans secured by an automobile.
- Request for Title Fee - the amount charged by the recording office, which will increase from time to time as the amount charged by the recording office increases. As of January 1, 2018, this amount is \$12.36. This fee is charged only on loans secured by an automobile, when a new certificate of title is issued in connection with the loan, such as in the case of an automobile purchase.
- UCC Financing Statement filing and release fees - the amounts charged by the recording office.
- Reasonable Attorney Fees for any judicial action filed by OneMain, if permitted under the terms of the loan agreement.
- Insurance Premiums

Credit Life Insurance: For loan terms up to and including 63 months, the charges are based on gross coverage. The initial amount of coverage is based on the initial indebtedness (the sum of the total monthly payments). The following sample rates, used to determine the premium, are quoted as the rate per \$100 of gross coverage and based on an example of 12 months of coverage. Other loan terms may change the premium cost which is disclosed on the Loan documents and Insurance Certificate.

Single Rate = \$0.51
 Joint Rate = 175% of the Single Rate

Credit Involuntary Unemployment Insurance: The charges are based on the sum of the total monthly payments (Initial Indebtedness) and the applicable premium rate provided below. The following rates, used to determine the premium, are quoted as the rate per \$100 of Initial Indebtedness.

Single Rate = \$2.71
 Joint Rate = 175% of the Single Rate for insurance in connection with loans of all term lengths

Credit Disability Insurance: The charges are based on the sum of the total monthly payments (Initial Indebtedness), number of months of coverage, and the applicable premium rate provided below. The following sample rates, used to determine the premium, are quoted as the rate per \$100 of Initial Indebtedness and based on an example of 12 months of coverage. Other loan terms may change the premium cost which is disclosed on the Loan documents and Insurance Certificate.

Single Rate = \$1.43

Joint Rate = 180% of the Single Rate

Creditor-Placed Insurance: Lenders obtain Creditor-Placed Insurance (CPI) when the borrower fails to provide proof of or maintain insurance coverage required by the loan agreement. CPI provides limited coverage and protects the lender's and customer's interest in the collateral property. Rates are set forth in the attached schedule. "Rating Basis" indicates the lesser of the value of the collateral or the outstanding principal balance of the loan. Values shown in the Term in Months columns indicate the premium amount. For example, if insurance were placed for 11 months with a Rating Basis of \$5,000, the total premium would be \$259.00

CREDITOR-PLACED LIMITED DUAL INTEREST COLLATERAL PROTECTION INSURANCE RATES

| Rating Basis | | Term in Months | | | | | | | | | | | |
|-----------------|--|----------------|-----|-----|-----|-----|-----|-----|-----|-------|-------|-------|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 0 - 600 | | 3 | 6 | 9 | 12 | 14 | 17 | 20 | 23 | 26 | 29 | 32 | 35 |
| 601 - 800 | | 4 | 8 | 12 | 15 | 19 | 23 | 27 | 31 | 35 | 38 | 42 | 46 |
| 801 - 1,000 | | 5 | 10 | 14 | 19 | 24 | 29 | 34 | 38 | 43 | 48 | 53 | 58 |
| 1,001 - 1,200 | | 5 | 11 | 16 | 21 | 26 | 32 | 37 | 42 | 48 | 53 | 58 | 63 |
| 1,201 - 1,400 | | 6 | 12 | 19 | 25 | 31 | 37 | 44 | 50 | 56 | 62 | 69 | 75 |
| 1,401 - 1,600 | | 7 | 14 | 22 | 29 | 36 | 43 | 50 | 58 | 65 | 72 | 79 | 86 |
| 1,601 - 1,800 | | 8 | 16 | 24 | 33 | 41 | 49 | 57 | 65 | 73 | 82 | 90 | 98 |
| 1,801 - 2,000 | | 9 | 18 | 27 | 36 | 46 | 55 | 64 | 73 | 82 | 91 | 100 | 109 |
| 2,001 - 2,200 | | 10 | 20 | 30 | 40 | 50 | 60 | 71 | 81 | 91 | 101 | 111 | 121 |
| 2,201 - 2,400 | | 11 | 22 | 33 | 44 | 55 | 66 | 77 | 88 | 99 | 110 | 121 | 132 |
| 2,401 - 2,600 | | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 |
| 2,601 - 2,800 | | 13 | 26 | 39 | 52 | 65 | 78 | 91 | 104 | 117 | 130 | 143 | 156 |
| 2,801 - 3,000 | | 14 | 28 | 42 | 56 | 70 | 84 | 97 | 111 | 125 | 139 | 153 | 167 |
| 3,001 - 3,200 | | 15 | 30 | 45 | 60 | 74 | 89 | 104 | 119 | 134 | 149 | 164 | 179 |
| 3,201 - 3,400 | | 16 | 32 | 48 | 63 | 79 | 95 | 111 | 127 | 143 | 158 | 174 | 190 |
| 3,401 - 3,600 | | 17 | 34 | 50 | 67 | 84 | 101 | 118 | 134 | 151 | 168 | 185 | 202 |
| 3,601 - 3,800 | | 18 | 36 | 53 | 71 | 89 | 107 | 124 | 142 | 160 | 178 | 195 | 213 |
| 3,801 - 4,000 | | 19 | 37 | 56 | 75 | 94 | 112 | 131 | 150 | 168 | 187 | 206 | 225 |
| 4,001 - 4,200 | | 20 | 39 | 59 | 79 | 98 | 118 | 138 | 157 | 177 | 197 | 216 | 236 |
| 4,201 - 4,400 | | 21 | 41 | 62 | 83 | 103 | 124 | 144 | 165 | 186 | 206 | 227 | 248 |
| 4,401 - 4,600 | | 22 | 43 | 65 | 86 | 108 | 130 | 151 | 173 | 194 | 216 | 238 | 259 |
| 4,601 - 4,800 | | 23 | 45 | 68 | 90 | 113 | 135 | 158 | 180 | 203 | 226 | 248 | 271 |
| 4,801 - 5,000 | | 24 | 47 | 71 | 94 | 118 | 141 | 165 | 188 | 212 | 235 | 259 | 282 |
| 5,001 - 5,200 | | 24 | 49 | 73 | 98 | 122 | 147 | 171 | 196 | 220 | 245 | 269 | 294 |
| 5,201 - 5,400 | | 25 | 51 | 76 | 102 | 127 | 153 | 178 | 204 | 229 | 254 | 280 | 305 |
| 5,401 - 5,600 | | 26 | 53 | 79 | 106 | 132 | 158 | 185 | 211 | 238 | 264 | 290 | 317 |
| 5,601 - 5,800 | | 27 | 55 | 82 | 109 | 137 | 164 | 192 | 219 | 246 | 274 | 301 | 328 |
| 5,801 - 6,000 | | 28 | 57 | 85 | 113 | 142 | 170 | 198 | 227 | 255 | 283 | 312 | 340 |
| 6,001 - 6,500 | | 30 | 60 | 90 | 120 | 150 | 180 | 210 | 240 | 270 | 300 | 330 | 360 |
| 6,501 - 7,000 | | 32 | 65 | 97 | 130 | 162 | 194 | 227 | 259 | 292 | 324 | 356 | 389 |
| 7,001 - 7,500 | | 35 | 70 | 104 | 139 | 174 | 209 | 244 | 278 | 313 | 348 | 383 | 418 |
| 7,501 - 8,000 | | 37 | 74 | 112 | 149 | 186 | 223 | 260 | 298 | 335 | 372 | 409 | 446 |
| 8,001 - 8,500 | | 40 | 79 | 119 | 158 | 198 | 238 | 277 | 317 | 356 | 396 | 436 | 475 |
| 8,501 - 9,000 | | 42 | 84 | 126 | 168 | 210 | 252 | 294 | 336 | 378 | 420 | 462 | 504 |
| 9,001 - 9,500 | | 44 | 89 | 133 | 178 | 222 | 266 | 311 | 355 | 400 | 444 | 488 | 533 |
| 9,501 - 10,000 | | 47 | 94 | 140 | 187 | 234 | 281 | 328 | 374 | 421 | 468 | 515 | 562 |
| 10,001 - 10,500 | | 49 | 98 | 148 | 197 | 246 | 295 | 344 | 394 | 443 | 492 | 541 | 590 |
| 10,501 - 11,000 | | 52 | 103 | 155 | 206 | 258 | 310 | 361 | 413 | 464 | 516 | 568 | 619 |
| 11,001 - 11,500 | | 54 | 108 | 162 | 216 | 270 | 324 | 378 | 432 | 486 | 540 | 594 | 648 |
| 11,501 - 12,000 | | 56 | 113 | 169 | 226 | 282 | 338 | 395 | 451 | 508 | 564 | 620 | 677 |
| 12,001 - 12,500 | | 59 | 118 | 176 | 235 | 294 | 353 | 412 | 470 | 529 | 588 | 647 | 706 |
| 12,501 - 13,000 | | 61 | 122 | 184 | 245 | 306 | 367 | 428 | 490 | 551 | 612 | 673 | 734 |
| 13,001 - 13,500 | | 64 | 127 | 191 | 254 | 318 | 382 | 445 | 509 | 572 | 636 | 700 | 763 |
| 13,501 - 14,000 | | 66 | 132 | 198 | 264 | 330 | 396 | 462 | 528 | 594 | 660 | 726 | 792 |
| 14,001 - 14,500 | | 68 | 137 | 205 | 274 | 342 | 410 | 479 | 547 | 616 | 684 | 752 | 821 |
| 14,501 - 15,000 | | 71 | 142 | 212 | 283 | 354 | 425 | 496 | 566 | 637 | 708 | 779 | 850 |
| 15,001 - 15,500 | | 73 | 146 | 220 | 293 | 366 | 439 | 512 | 586 | 659 | 732 | 805 | 878 |
| 15,501 - 16,000 | | 76 | 151 | 227 | 302 | 378 | 454 | 529 | 605 | 680 | 756 | 832 | 907 |
| 16,001 - 16,500 | | 78 | 156 | 234 | 312 | 390 | 468 | 546 | 624 | 702 | 780 | 858 | 936 |
| 16,501 - 17,000 | | 80 | 161 | 241 | 322 | 402 | 482 | 563 | 643 | 724 | 804 | 884 | 965 |
| 17,001 - 17,500 | | 83 | 166 | 248 | 331 | 414 | 497 | 580 | 662 | 745 | 828 | 911 | 994 |
| 17,501 - 18,000 | | 85 | 170 | 256 | 341 | 426 | 511 | 596 | 682 | 767 | 852 | 937 | 1,022 |
| 18,001 - 18,500 | | 88 | 175 | 263 | 350 | 438 | 526 | 613 | 701 | 788 | 876 | 964 | 1,051 |
| 18,501 - 19,000 | | 90 | 180 | 270 | 360 | 450 | 540 | 630 | 720 | 810 | 900 | 990 | 1,080 |
| 19,001 - 19,500 | | 92 | 185 | 277 | 370 | 462 | 554 | 647 | 739 | 832 | 924 | 1,016 | 1,109 |
| 19,501 - 20,000 | | 95 | 190 | 284 | 379 | 474 | 569 | 664 | 758 | 853 | 948 | 1,043 | 1,138 |
| 20,001 - 20,500 | | 97 | 194 | 292 | 389 | 486 | 583 | 680 | 778 | 875 | 972 | 1,069 | 1,166 |
| 20,501 - 21,000 | | 100 | 199 | 299 | 398 | 498 | 598 | 697 | 797 | 896 | 996 | 1,096 | 1,195 |
| 21,001 - 21,500 | | 102 | 204 | 306 | 408 | 510 | 612 | 714 | 816 | 918 | 1,020 | 1,122 | 1,224 |
| 21,501 - 22,000 | | 104 | 209 | 313 | 418 | 522 | 626 | 731 | 835 | 940 | 1,044 | 1,148 | 1,253 |
| 22,001 - 22,500 | | 107 | 214 | 320 | 427 | 534 | 641 | 748 | 854 | 961 | 1,068 | 1,175 | 1,282 |
| 22,501 - 23,000 | | 109 | 218 | 328 | 437 | 546 | 655 | 764 | 874 | 983 | 1,092 | 1,201 | 1,310 |
| 23,001 - 23,500 | | 112 | 223 | 335 | 446 | 558 | 670 | 781 | 893 | 1,004 | 1,116 | 1,228 | 1,339 |
| 23,501 - 24,000 | | 114 | 228 | 342 | 456 | 570 | 684 | 798 | 912 | 1,026 | 1,140 | 1,254 | 1,368 |
| 24,001 - 24,500 | | 116 | 233 | 349 | 466 | 582 | 698 | 815 | 931 | 1,048 | 1,164 | 1,280 | 1,397 |
| 24,501 - 25,000 | | 119 | 238 | 356 | 475 | 594 | 713 | 832 | 950 | 1,069 | 1,188 | 1,307 | 1,426 |

(includes 1% Binder and 4% E&O)

CREDITOR-PLACED LIMITED DUAL INTEREST COLLATERAL PROTECTION INSURANCE RATES

| Rating Basis | Term in Months | | | | | | | | | | | |
|-----------------|----------------|-----|-----|-----|-------|-------|-------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 25,001 - 25,500 | 121 | 242 | 364 | 485 | 606 | 727 | 848 | 970 | 1,091 | 1,212 | 1,333 | 1,454 |
| 25,501 - 26,000 | 124 | 247 | 371 | 494 | 618 | 742 | 865 | 989 | 1,112 | 1,236 | 1,360 | 1,483 |
| 26,001 - 26,500 | 126 | 252 | 378 | 504 | 630 | 756 | 882 | 1,008 | 1,134 | 1,260 | 1,386 | 1,512 |
| 26,501 - 27,000 | 128 | 257 | 385 | 514 | 642 | 770 | 899 | 1,027 | 1,156 | 1,284 | 1,412 | 1,541 |
| 27,001 - 27,500 | 131 | 262 | 392 | 523 | 654 | 785 | 916 | 1,046 | 1,177 | 1,308 | 1,439 | 1,570 |
| 27,501 - 28,000 | 133 | 266 | 400 | 533 | 666 | 799 | 932 | 1,066 | 1,199 | 1,332 | 1,465 | 1,598 |
| 28,001 - 28,500 | 136 | 271 | 407 | 542 | 678 | 814 | 949 | 1,085 | 1,220 | 1,356 | 1,492 | 1,627 |
| 28,501 - 29,000 | 138 | 276 | 414 | 552 | 690 | 828 | 966 | 1,104 | 1,242 | 1,380 | 1,518 | 1,656 |
| 29,001 - 29,500 | 140 | 281 | 421 | 562 | 702 | 842 | 983 | 1,123 | 1,264 | 1,404 | 1,544 | 1,685 |
| 29,501 - 30,000 | 143 | 286 | 428 | 571 | 714 | 857 | 1,000 | 1,142 | 1,285 | 1,428 | 1,571 | 1,714 |
| 30,001 - 30,500 | 145 | 290 | 436 | 581 | 726 | 871 | 1,016 | 1,162 | 1,307 | 1,452 | 1,597 | 1,742 |
| 30,501 - 31,000 | 148 | 295 | 443 | 590 | 738 | 886 | 1,033 | 1,181 | 1,328 | 1,476 | 1,624 | 1,771 |
| 31,001 - 31,500 | 150 | 300 | 450 | 600 | 750 | 900 | 1,050 | 1,200 | 1,350 | 1,500 | 1,650 | 1,800 |
| 31,501 - 32,000 | 152 | 305 | 457 | 610 | 762 | 914 | 1,067 | 1,219 | 1,372 | 1,524 | 1,676 | 1,829 |
| 32,001 - 32,500 | 155 | 310 | 464 | 619 | 774 | 929 | 1,084 | 1,238 | 1,393 | 1,548 | 1,703 | 1,858 |
| 32,501 - 33,000 | 157 | 314 | 472 | 629 | 786 | 943 | 1,100 | 1,258 | 1,415 | 1,572 | 1,729 | 1,886 |
| 33,001 - 33,500 | 160 | 319 | 479 | 638 | 798 | 958 | 1,117 | 1,277 | 1,436 | 1,596 | 1,756 | 1,915 |
| 33,501 - 34,000 | 162 | 324 | 486 | 648 | 810 | 972 | 1,134 | 1,296 | 1,458 | 1,620 | 1,782 | 1,944 |
| 34,001 - 34,500 | 164 | 329 | 493 | 658 | 822 | 986 | 1,151 | 1,315 | 1,480 | 1,644 | 1,808 | 1,973 |
| 34,501 - 35,000 | 167 | 334 | 500 | 667 | 834 | 1,001 | 1,168 | 1,334 | 1,501 | 1,668 | 1,835 | 2,002 |
| 35,001 - 35,500 | 169 | 338 | 508 | 677 | 846 | 1,015 | 1,184 | 1,354 | 1,523 | 1,692 | 1,861 | 2,030 |
| 35,501 - 36,000 | 172 | 343 | 515 | 686 | 858 | 1,030 | 1,201 | 1,373 | 1,544 | 1,716 | 1,888 | 2,059 |
| 36,001 - 36,500 | 174 | 348 | 522 | 696 | 870 | 1,044 | 1,218 | 1,392 | 1,566 | 1,740 | 1,914 | 2,088 |
| 36,501 - 37,000 | 176 | 353 | 529 | 706 | 882 | 1,058 | 1,235 | 1,411 | 1,588 | 1,764 | 1,940 | 2,117 |
| 37,001 - 37,500 | 179 | 358 | 536 | 715 | 894 | 1,073 | 1,252 | 1,430 | 1,609 | 1,788 | 1,967 | 2,146 |
| 37,501 - 38,000 | 181 | 362 | 544 | 725 | 906 | 1,087 | 1,268 | 1,450 | 1,631 | 1,812 | 1,993 | 2,174 |
| 38,001 - 38,500 | 184 | 367 | 551 | 734 | 918 | 1,102 | 1,285 | 1,469 | 1,652 | 1,836 | 2,020 | 2,203 |
| 38,501 - 39,000 | 186 | 372 | 558 | 744 | 930 | 1,116 | 1,302 | 1,488 | 1,674 | 1,860 | 2,046 | 2,232 |
| 39,001 - 39,500 | 188 | 377 | 565 | 754 | 942 | 1,130 | 1,319 | 1,507 | 1,696 | 1,884 | 2,072 | 2,261 |
| 39,501 - 40,000 | 191 | 382 | 572 | 763 | 954 | 1,145 | 1,336 | 1,526 | 1,717 | 1,908 | 2,099 | 2,290 |
| 40,001 - 40,500 | 193 | 386 | 580 | 773 | 966 | 1,159 | 1,352 | 1,546 | 1,739 | 1,932 | 2,125 | 2,318 |
| 40,501 - 41,000 | 196 | 391 | 587 | 782 | 978 | 1,174 | 1,369 | 1,565 | 1,760 | 1,956 | 2,152 | 2,347 |
| 41,001 - 41,500 | 198 | 396 | 594 | 792 | 990 | 1,188 | 1,386 | 1,584 | 1,782 | 1,980 | 2,178 | 2,376 |
| 41,501 - 42,000 | 200 | 401 | 601 | 802 | 1,002 | 1,202 | 1,403 | 1,603 | 1,804 | 2,004 | 2,204 | 2,405 |
| 42,001 - 42,500 | 203 | 406 | 608 | 811 | 1,014 | 1,217 | 1,420 | 1,622 | 1,825 | 2,028 | 2,231 | 2,434 |
| 42,501 - 43,000 | 205 | 410 | 616 | 821 | 1,026 | 1,231 | 1,436 | 1,642 | 1,847 | 2,052 | 2,257 | 2,462 |
| 43,001 - 43,500 | 208 | 415 | 623 | 830 | 1,038 | 1,246 | 1,453 | 1,661 | 1,868 | 2,076 | 2,284 | 2,491 |
| 43,501 - 44,000 | 210 | 420 | 630 | 840 | 1,050 | 1,260 | 1,470 | 1,680 | 1,890 | 2,100 | 2,310 | 2,520 |
| 44,001 - 44,500 | 212 | 425 | 637 | 850 | 1,062 | 1,274 | 1,487 | 1,699 | 1,912 | 2,124 | 2,336 | 2,549 |
| 44,501 - 45,000 | 215 | 430 | 644 | 859 | 1,074 | 1,289 | 1,504 | 1,718 | 1,933 | 2,148 | 2,363 | 2,578 |
| 45,001 - 45,500 | 217 | 434 | 652 | 869 | 1,086 | 1,303 | 1,520 | 1,738 | 1,955 | 2,172 | 2,389 | 2,606 |
| 45,501 - 46,000 | 220 | 439 | 659 | 878 | 1,098 | 1,318 | 1,537 | 1,757 | 1,976 | 2,196 | 2,416 | 2,635 |
| 46,001 - 46,500 | 222 | 444 | 666 | 888 | 1,110 | 1,332 | 1,554 | 1,776 | 1,998 | 2,220 | 2,442 | 2,664 |
| 46,501 - 47,000 | 224 | 449 | 673 | 898 | 1,122 | 1,346 | 1,571 | 1,795 | 2,020 | 2,244 | 2,468 | 2,693 |
| 47,001 - 47,500 | 227 | 454 | 680 | 907 | 1,134 | 1,361 | 1,588 | 1,814 | 2,041 | 2,268 | 2,495 | 2,722 |
| 47,501 - 48,000 | 229 | 458 | 688 | 917 | 1,146 | 1,375 | 1,604 | 1,834 | 2,063 | 2,292 | 2,521 | 2,750 |
| 48,001 - 48,500 | 232 | 463 | 695 | 926 | 1,158 | 1,390 | 1,621 | 1,853 | 2,084 | 2,316 | 2,548 | 2,779 |
| 48,501 - 49,000 | 234 | 468 | 702 | 936 | 1,170 | 1,404 | 1,638 | 1,872 | 2,106 | 2,340 | 2,574 | 2,808 |
| 49,001 - 49,500 | 236 | 473 | 709 | 946 | 1,182 | 1,418 | 1,655 | 1,891 | 2,128 | 2,364 | 2,600 | 2,837 |
| 49,501 - 50,000 | 239 | 478 | 716 | 955 | 1,194 | 1,433 | 1,672 | 1,910 | 2,149 | 2,388 | 2,627 | 2,866 |

(includes 1% Binder and 4% E&O)