

OneMain Financial Services, Inc.
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 paid to the recording office. As of November 7, 2016, this amount is \$8.00. This fee is charged only on loans secured by an automobile.
- Request for Title Fee - the amount paid to the recording office. As of November 7, 2016, this amount is \$12.00. 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 paid to 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 = \$0.52
 Joint Rate = 175% of the Single Rate

For credit life insurance offered in connection with loan terms over 63 months, the charges are based on the initial net coverage. Net coverage refers to the principal loan amount plus the insurance premium. The following rates, used to determine the premium, are quoted as of the rate per \$1,000 of coverage per month based on the outstanding principal balance:

Single Rate = \$.80
 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 = \$4.50 for insurance in connection with loan terms of 5-25 months

\$5.50 for insurance in connection with loan terms of 26-120 months

Joint Rate = 184% 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 = \$2.77

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 primarily protects the lender's interest in the collateral property. Generally, no coverage will be provided to the customer. 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

Yosemite Insurance Company
CREDITOR PLACED VEHICLE PHYSICAL DAMAGE 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)

Yosemite Insurance Company
CREDITOR PLACED VEHICLE PHYSICAL DAMAGE 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)