

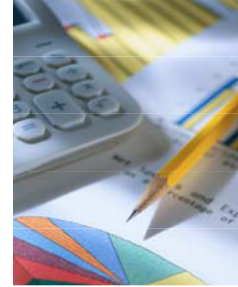
## FRESH START LOAN PROGRAM

### What is the Fresh Start Program?

This program can be used to establish credit if you do not have a documented credit history or can help you re-establish your credit.

### How Does The Fresh Start Program Work?

Your loan amount goes directly into a certificate of deposit (CD) to secure payment back to Horizon. This will allow your credit to be established or improve your existing credit score. The money in the CD will be available to you when the loan is paid off. Since the Bank will rely on the money in the CD to secure 100% of the loan amount, your income will be verified, but your credit score will not be considered for underwriting.



### Loan Parameters:

Loan advances are available from \$1,000 to \$10,000. Your ability to repay will determine your actual loan amount. Maximum loan terms are available up to 36 months. The maximum overall debt you have compared to your income cannot exceed 50%. The price for your loan is the CD Rate + 3.5%.

### Example:

The monthly payment of a loan for \$1,000 repaid over 36 months with an annual percentage rate of 5.972% would be \$30.41.

For more information or current rates, contact one of our Advisors today at (219) 873-2640 or toll-free at 888-873-2640.

