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Precious Metal One Credit, LLC.

Truth in Lending and Billing Rights Disclosure Statement

Finance Charge. A **Finance Charge** is imposed on a daily basis on the unpaid balance for cash advances in your account with Precious Metal One Credit, LLC. "The Company" A **Finance Charge** is also imposed on a daily basis on the value of any commodities borrowed from the Company. The **Finance Charge** imposed on commodities borrowed by Customers shall be based on the value of such commodities as determined by the Company's prevailing bid price at the time each of the commodities are borrowed. The **Finance Charge** begins on the day the transaction is posted to your account. The **Finance Charge** imposed by the Company is a variable one which may increase or decrease over time as the announced finance rates of the Company change. Any increase or decrease will take effect on the day the announced rate changes. *The current daily **Finance Charge** imposed by the Company on unpaid balances for cash advanced and commodities borrowed is .02638% (*or an **Annualized Percentage Rate** of 9.5%).

The daily unpaid balance for cash advances to which the **Finance Charge** is applied is equal to the unpaid balance in your account at the end of the prior day plus all advances posted to your account that day and minus all payments received from you and all credits posted to your account that day. In addition, on the last day of each month, any unpaid **Finance Charge** for that month is added to the unpaid balance in your account. On the last day of every month, any unpaid **Finance Charge** on a commodity loan shall be charged against the funds you have on deposit collateralizing the loan.

All of your obligations to the Company are demand obligations. You may reduce or pay off the unpaid balance in your account at any time without penalty. The Company will acquire a Security Interest in all commodities purchased on credit from **Precious Metal One, LLC** or refinanced with the company.

Service Fee. A **Service Fee** will be charged based on the value of all commodities, as quoted by **Precious Metal One, LLC** held in your account or loaned to you. The **Service Fee** will be charged to your account on a daily basis. Any unpaid **Service Fee** on a commodity loan shall be charged against the funds you have on deposit collateralizing the loan.

The **Service Fee** includes the transfer of goods, title issuance, insurance, the cost of storage, non-recourse financing and administration. The maximum daily **Service Fee** charged by the Company is .015% (*or an Annualized Percentage Rate of 5.4%).

Billing Rights. Keep this notice for future use. It contains important information about your rights and our responsibilities under the Fair Credit Billing Act. If you think your account statement contains a billing error, or if you need more information about a transaction on your statement, write the Company at the address shown on your statement. The Company must hear from you in writing no later than 60 days after the first statement on which the error or problem appeared was sent to you for you to preserve your rights.

In your letter, give the Company the following information: your name and account number; the amount of the suspected error; and a description of the error and an explanation of why you believe there is an error. If you need more information, describe the item you are not sure about.

The Company will acknowledge your letter within 30 days, unless it has corrected the error by then. Within 90 days, it will either correct the error or explain why it believes the statement is correct.

You do not have to pay any amount in question while the Company is investigating, but you are still obligated to pay the parts of your statement that are not in question. While the Company investigates your question it will continue to bill you for the amount in question, including finance charges, but it will not report you as delinquent or take action to collect the amount in question.

If the Company finds that it has made a mistake on your statement you will not have to pay any finance charges related to any questioned amount. If the Company did not make a mistake, you will have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, the Company will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that the company thinks you owe, the Company may report you as delinquent. However, if the Company's explanation does not satisfy you and you write to it within ten days advising that you still refuse to pay, the Company must tell anyone it reports you to, that you have a question about your statement. The Company must also tell you the name of any entity to which it reported you. The Company must tell any entity to which it reports that the matter has been settled when that occurs.

If the Company does not follow these rules, it cannot collect the first \$50.00 of the questioned amount, even if your statement was correct.

* Based on 360 Days