HOW TO . . . Request a Loan Online

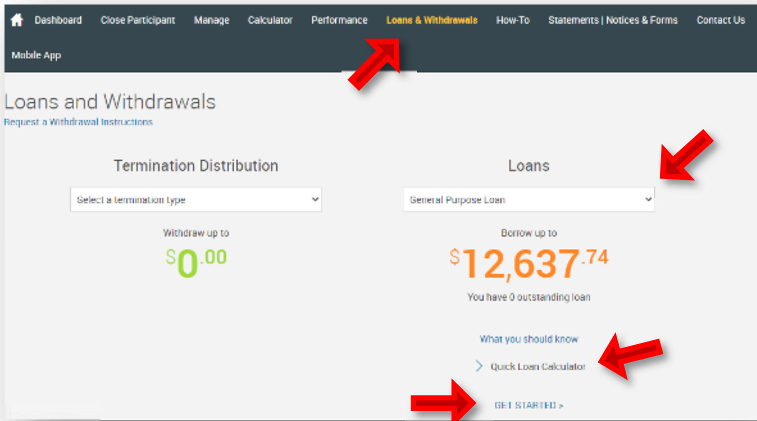
Any eligible participant may request a loan from the Plan provided you meet the following criteria:

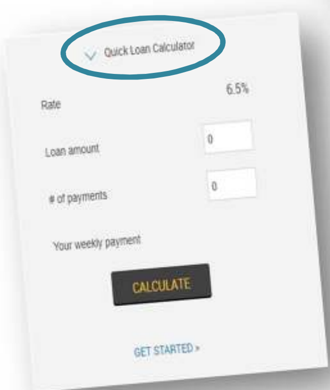
- Minimum loan amount is $1,000
- Maximum loan amount may not exceed more than 50% of your current vested account balance as reflected by the records of the Plan at loan origination (i.e. you will need to have a $2,000 vested balance in the account to be able to borrow $1,000)
- Maximum aggregate dollar amount of a loan outstanding may not exceed $50,000 within the last 12-month period
- Maximum repayment period is five years for a general purpose loan
- Maximum repayment period is 15-30 years for a residential loan, depending on your Plan's specific loan program
- Residential loans will require you to provide proof of sale/purchase to your employer
- Some employers may require qualifying financial hardship documentation be submitted to them in order for you to qualify for a retirement plan loan
- If proof of a qualifying event is necessary, you will be required to indicate your knowledge of this requirement during the Transaction Certification step further in the loan process
- Loan refinancing is not permitted
- Loan repayments will automatically be set up through payroll deduction
- Greenleaf Trust will communicate directly with your employer in the event you request a loan
- Interest rate is based upon current prime rate plus 1-2%, depending on market conditions
- One-time $150 loan fee is withdrawn from your account at the time of loan origination
- You have the option to repay your loan in full at any time by way of cashier's check or money order payable to Greenleaf Trust for your benefit

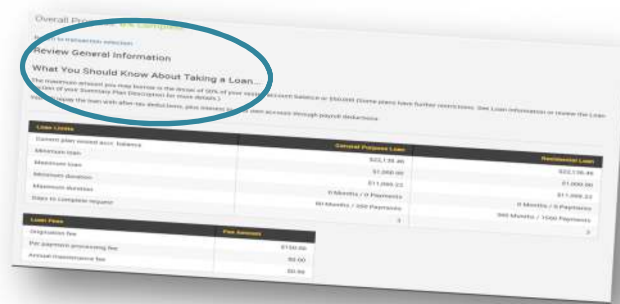
HOW TO . . . Request a Loan Online

To request a loan, login to your account at www.greenleaftrust.com

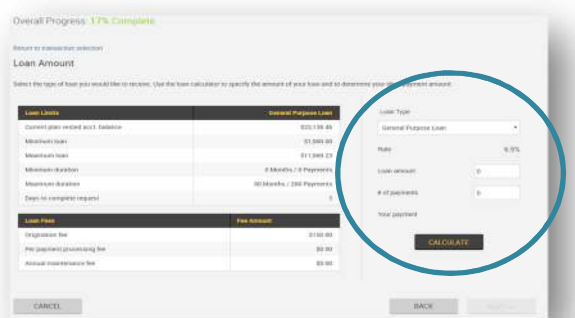
- Select **Loans and Withdrawals**
- Select a loan type from the drop down menu (whether a general purpose or residential loan)
- Use the **Quick Loan Calculator** to model your loan
- Select **Get Started** when you are ready to initiate a loan; you can cancel the process at any time
- Select **Next** after you have reviewed the **What You Should Know** summary page





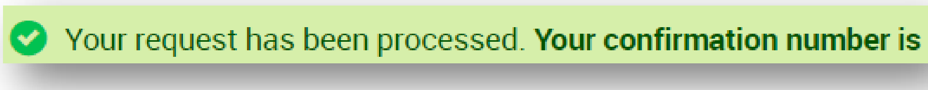


- Enter the **Loan Amount** you wish to borrow from yourself
- Enter the **Number of Payments** (how long you want to take to repay the loan)
- Select **Calculate** to view your repayment amount <u>each pay period</u>
- Review your Amortization Schedule and then **Next** if you approve



HOW TO . . . Request a Loan Online

- Verify your **Personal Information** (your check will be mailed directly to this address) and **Next**
- Confirm the **Payment Information** for the check and **Next**
- Give your consent to process the loan by checking the displayed Transaction Certification boxes and then **Next**
- Final review and **Next**
- You will be required to enter a One-Time PIN that will either be texted or emailed to you
- Your request is complete once you receive a final confirmation number
- No further action is required by you



- The loan process will take approximately 7 to 10 business days for completion
- Upon completion, your loan check will be mailed directly to the address you provided
- Email participant@greenleaftrust.com if you would like your check sent by overnight delivery once it is available (the overnight fee will be deducted from your account)