

Vanguard

P.O. Box 3007
Morris, WI 53566-8007

0001048
Meade, Linda
2557 N. 29TH ST.
PHILADELPHIA PA 19132-3001



Plan Number: [REDACTED]
Division: [REDACTED]
Trade Date: Jul 3 2023

CONFIRMATION OF LOAN TRANSACTION
[REDACTED] 401(K) PLAN

This will confirm the terms and conditions of your recent Plan loan transaction and reflects the terms and conditions of your Promissory Note:

- 1. Amount of loan: \$3,500.00
- 2. Term of loan (month): 36
- 3. Loan interest rate: 9.2500%

4. Loan fees. A loan application fee of \$40.00 was deducted from your principal loan amount. After the first year of your Plan loan, an annual loan maintenance fee of \$25.00 will be deducted from your separate accounts under the Plan for each calendar year that you maintain your Plan loan.

5. Loan repayments by payroll deduction. You have agreed to pay to the Plan the principal amount of your loan plus interest in accordance with the terms above beginning on the first available pay period following the issuance of loan proceeds. You have authorized 78 loan repayments to be paid BI-WEEKLY through automatic payroll deduction on an after-tax basis. Each loan repayment will be in the amount of \$51.47, except for the last loan repayment, which will be in the amount of \$50.96. All repayments on your Plan loan will be credited to your individual accounts under the Plan and re-invested in accordance with your current investment directions for Plan contributions. If your loan is or should become off-schedule for any reason, such as a change in payroll frequency or a return from an approved Leave of Absence as provided for under Item 8 below, you acknowledge and agree that the installment payment amount may change as needed to ensure that the outstanding balance is repaid within the original term of the loan or, where permitted, by the latest permissible term of the loan. You understand that the Plan Sponsor, and its authorized agents, will systematically make the necessary changes to the installment amount to keep the loan in compliance with Internal Revenue Code §72(p).

6. Prepayment. You have the right to prepay the unpaid balance of your Plan loan at any time as permitted under the Plan, without penalty or premium. If the Plan does not allow partial