

WILLOW LENDING

800-555-5555

willowlending.com

Notice of restrictions on future loans

If you are unsure whether you will be able to pay \$360.00 by November 12th, 2016, you should not take out this loan.

After you repay this loan, any similar loan you take out within the next 30 days will have to be smaller. This restriction is required by federal law.

Borrowing limits:

Loan order	Maximum amount that you will be able to borrow
Loan #1 (<i>this loan</i>)	\$300.00
Loan #2	\$200.00
Loan #3	\$100.00
Loan #4	Not allowed

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Notice of borrowing limits on this loan and future loans

Our records show that you have had two similar loans without taking a 30-day break. Under federal law, this loan must be smaller than your prior loans. And after you repay this loan, **you will not be able to take out another similar loan for at least 30 days.**

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Upcoming Withdrawal Notice from Willow Lending

On November 12, 2016, Willow Lending will attempt to withdraw a payment of \$80 from your account ending in 0022. The payment will be withdrawn by check, using check #999.

If this payment is not successful, we will add a \$10 returned payment fee to your balance on loan #5432. This loan was made to you at a 533.20% APR.

Contact Willow Lending at 1-800-555-5555 if you have questions or need to stop this withdrawal. The institution where you have your account also may be able to assist you.

Payment breakdown

Principal now	\$0
Interest	\$80
Total payment amount	\$80

When you make this payment, your principal balance will **stay the same** and you will **not** be closer to paying off your loan.

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Alert: Unusual Withdrawal from Willow Lending

On November 12, 2016, Willow Lending will attempt to withdraw a payment of \$80 from your account ending in 0022. This electronic withdrawal will be made by ACH transfer.

This payment is unusual because it is larger than your originally scheduled payment. The previous withdrawal was initiated on November 2, 2016, for \$60.

If this payment is not successful, we will add a \$10 returned payment fee to your balance on loan #5432.

Contact Willow Lending at 1-800-555-5555 if you have questions or need to stop this withdrawal. The institution where you have your account also may be able to assist you.

Payment breakdown

Principal	\$50
Interest	\$20
Fees	\$10
Total payment amount	\$80

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Notice: Willow Lending is no longer permitted to withdraw loan payments from your account

Our last two attempts to withdraw payment on your loan #5432 from your account ending in 0022 were returned because your account did not contain enough funds to cover the payment. To protect your account, federal law prohibits us from trying to withdraw payment again without your permission.

We may contact you to talk about your payment choices going forward.

Previous payment attempts

Payment due date	Date of attempt	Amount	Fees charged by Willow Lending
November 7, 2016	November 7, 2016	\$80	\$10 returned payment fee
November 7, 2016	November 10, 2016	\$80	\$10 returned payment fee

The Consumer Financial Protection Bureau (CFPB) created this notice to inform you of your rights under federal law. The CFPB is a federal government agency built to protect consumers. To learn more about your rights as a borrower, visit www.cfpb.gov/payday.

Subject (applicable to email only)

Upcoming Withdrawal Notice from Willow Lending

Body

Upcoming Withdrawal Notice from Willow Lending

On Nov 12, 2016, we will attempt to withdraw a payment of \$80 from your account ending in 0022.

View the details at willowlending.com/xox302ksw.

Subject (applicable to email only)

Alert: Unusual Withdrawal from Willow Lending

Body

Alert: Unusual Withdrawal from Willow Lending

On Nov 12, 2016, we will attempt to withdraw a payment of \$80 from your account ending in 0022. This payment is unusual because it is larger than your originally scheduled payment.

View the details at willowlending.com/xox302ksw.

Subject (applicable to email only)

Notice: Willow Lending is no longer permitted to withdraw loan payments from your account

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