

## Installment Payment Plan Program Details

<b>TouchPointe Plan Terms Available</b>	0-18 Month
<b>Payment Type Options</b>	Credit Card, ACH (electronic bank debit)
<b>Minimum Downpayment</b>	10%
<b>Maximum Downpayment</b>	Flexible based on the cost of the service contract, the retail markup and the downpayment amount collected by dealer
<b>Minimum Service Contract Term</b>	Contract term must be at least double the installment term. For example, 12 month installments = 24 month service contract or 18 month installments = 36 month service contract
<b>Cancellation Rule</b>	Accounts cancel 30 days after missed payment
<b>First Due Date Requirement</b>	First due date must be within 30-45 days of contract sale date
<b>Reinstatement Rule</b>	Accounts may be reinstated within 15 days after cancellation.
<b>Disbursement Process</b>	Funds are disbursed to administrators and sellers every Friday. A payment from the customer is required before funds will be issued.
<b>Internet Access</b>	Unlimited number of users
<b>Reports</b>	Available online or automatically scheduled

## TouchPointe Fee Schedule

Amount Financed	# of Installments	
	0-12	13-18
\$0 - \$1500	110	130
\$1501 - \$2500	150	170
\$2501 - \$3000	190	210
Over \$3001	7% of Amount Financed	8% of Amount Financed

## Refund of Fees upon Cancellation

# of Installments Received	Percent of Fee Refund
No Payments Received	100%
1 Payment	85%
2 Payment	75%
3 Payment	50%
4 Payment	25%
5 Payment	15%
6 Payment	10%