

1 PARTICIPANT INFORMATION

Plan Type: (Select one) <input type="checkbox"/> Individual 401(k) Plan <input type="checkbox"/> Profit Sharing Plan			
PLAN NAME			
PARTICIPANT NAME			
PARTICIPANT ADDRESS		CITY	STATE
			ZIP CODE
SOCIAL SECURITY NUMBER	EMAIL ADDRESS	PHONE / FAX NUMBER	
INVESTMENT FIRM		ACCOUNT NUMBER	

2 LOAN TERMS

CURRENT VESTED ACCOUNT BALANCE	AMOUNT OF LOAN
LOAN INTEREST RATE (DETERMINED BY PLAN ADMINISTRATOR/EMPLOYER)	TERM OF LOAN (MONTHS)
Frequency of Loan Payments: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Purchase of Principal Residence: <input type="checkbox"/> Yes <input type="checkbox"/> No

IMPORTANT NOTE: Loans must be made according to the loan program spelled out in the Basic Savings or Basic Defined Contribution Plan. Please refer to [Section 5.06 - Loans to Participants](#). The following provisions may assist you in the completion of this form.

- Participants are limited to one outstanding loan
- Loan payments are to be made at least on a quarterly basis over the term of the loan. Equity Trust Company only record-keeps loans made on a monthly or quarterly basis.
- The minimum amount of any loan shall be \$1,000
- The amount of the loan must not exceed the lesser of \$50,000 reduced by the highest outstanding loan balance in the last 12 months or 50% of the participant's vested balance reduced by any outstanding loan balance.
- The term of the loan can extend further than five years if the loan is for the purchase of a principal residence.
- The interest rate must be reasonable and comparable to interest rates charged for similar loans by persons in the business of lending money.

A loan package will be sent to you based on the information provided on this form. The loan package consists of a Loan Application and Agreement and Loan Withdrawal Request Form. You will need to return the entire loan package to us with the required fee payment. The fee payment covers the loan acceptance fee as well as the first year annual loan fee. Upon receipt of the original loan package and fee payment, we will authorize the issuance of your loan check. Please see the current fee schedule for related fees.

3 PARTICIPANT SIGNATURE

PARTICIPANT SIGNATURE	DATE

4 PLAN ADMINISTRATOR SIGNATURE

The Plan Administrator is responsible for loan administration as outlined in the plan document and service agreement. As Plan Administrator, I have reviewed and approved the terms of the loan as stated above.

PARTICIPANT SIGNATURE	DATE