



CREDIT AGREEMENT NEGOTIATED IN SPANISH

California law requires that any contracts or disclosures negotiated primarily in Spanish with an employee of Monterra Credit Union for a new personal loan or line of credit, not secured by real estate, be provided to you in Spanish.

The English version of the contract is the document that is executed or signed and remains as the document that obligates you to pay the debt.

La ley de California requiere que todos los contratos o divulgaciones negociados principalmente en español con un empleado de Monterra Credit Union para un nuevo préstamo personal o línea de crédito, que no estén garantizados por bienes raíces, se le proporcionen en español.

La versión en inglés del contrato es el documento que se ejecuta o firma permanece como el documento que lo obliga a pagar la deuda.

ADDITIONAL NOTICES

FINANCIAL STATEMENTS

Under California law, you may request a copy of our most recent financial statement. Please inquire with branch personnel.