

GO FINANCIAL FAIR LENDING POLICY

July 27, 2015



GO Financial prohibits discrimination on a prohibited basis against employees or customers. More specifically, GO Financial does not discriminate against applicants for credit, or existing customers in the servicing and/or collections process, on the basis of any of the following factors (often referred to as prohibited bases):

- Race
- Color
- Religion
- National Origin
- Sex
- Marital Status
- Age (provided the applicant has the capacity to enter into a binding contract)
- Receipt of income from public assistance programs
- The fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

In the origination, servicing or collection of accounts it is GO Financial's policy that **we do not discriminate on a prohibited basis (as defined above).**

As part of this policy we never:

- Refuse to deal with individuals inquiring about credit
- Discourage inquiries or applicants by delays, discourtesy, or other means
- Provide different, incomplete, or misleading information about the availability of credit, application requirements, and processing and approval standards or procedures (including selectively failing to inform them of better alternatives that we may have to offer).
- Encourage or more vigorously assist only certain inquirers or applicants
- Refer credit seekers to other lenders

Additionally, we do not discriminate on a prohibited basis in the following activities:

- Waiving or granting exceptions to application procedures or credit standards
- Stating a willingness to negotiate
- Using different procedures or standards to evaluate applications
- Providing certain applicants opportunities to correct or explain adverse or inadequate information, or to provide additional information
- Accepting alternative proofs of creditworthiness
- Requiring co-signers, including but not limited to requiring that a co-signer be a spouse
- Offering or authorize loan modifications
- Suggesting or permit loan assumptions
- Imposing late charges, reinstatement fees, etc.
- Initiating collection or foreclosure

In addition, it is also GO Financial's policy to ensure that the company and its employees do not:

- State racial or ethnic limitations in advertisements
- Employ code words in advertisements that convey racial or ethnic limitations
- Place advertisements that a reasonable person would regard as indicating minority customers are less desirable
- Advertise only in media serving non-minority areas of the market
- Conduct other forms of marketing only in non-minority areas of the market
- Use a prohibited basis in any pre-screened solicitation
- Any employee found engaging in any discriminatory conduct will be subject to disciplinary action, up to and including termination