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TEBO Financial Services Inc.

FAIR LENDING POLICY

TEBO does not discriminate against any applicant with respect to any aspect of a credit transaction on the basis of sex, marital status, race, color, religion, national origin, age (provided the applicant has the legal capacity to enter into a binding contract), the fact that all or part of the applicant's income is derived from a public assistance program, the applicant's good faith exercise of rights under the Consumer Credit Protection Act (15 U.S.C. §§ 1601 et seq.) ("prohibited basis" or "ECOA prohibited basis"), sexual orientation, military status, familial status, or disability ("nondiscrimination category"). This prohibition applies to "any aspect of a credit transaction", which means any stage or element of the credit process, which includes application, credit evaluation, credit decision, credit terms, servicing, collection and payoff. All Personnel shall treat all customers and prospective customers fairly and consistently throughout the entire credit process without regard to prohibited basis, nondiscrimination category, or other characteristic prohibited by law. Collectively, the foregoing shall be referred to as the FL Policy.