

## Montana Disclosure Statement

Company Name: FinFit Ops, LLC

NMLS #: 1263032

Date: May 29, 2025

### Fee Disclosure Statement

- (i) *the interest rate or range of interest rates that the licensee charges for each type of loan product offered not to exceed the maximum allowed under 32-5-301(1), MCA;*  
FinFit Ops, LLC program loans are offered and originated by Celtic Bank, a Utah-Chartered Industrial Bank, Member FDIC.

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Interest rates for the program range from 9.99% to 34.99%. All loans have fixed interest rates.

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- (ii) *known third-party fees and reasonable estimates of unknown third-party fees allowed under 32-5-301, MCA. Consumers may not be charged more than the third party's actual fee; and*

There are no application fees, origination fees of 3-8% to consumers in the program.

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- (iii) *examples of the total cost to the consumer for each type of loan product offered as follows:*

(A) *an example using the lowest available interest rate for the loan type including all third-party fees typically charged for that loan type; and*

(B) *an example using the highest interest rate chargeable for the loan type including all third-party fees typically charged for that loan type.*

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A) *9.99% Rate. \$5,000 loan over 12 months costs \$5,265.52.*

B) *34.99% Rate. \$900 loan over 5 months costs \$1,045.50.*

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### Failure- or Inability-to-Pay Disclosure Statement

- (i) *insufficient funds/dishonored check or check equivalent fee under 32-5-407, MCA;*

None.

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(ii) *past-due fee under 32-5-301, MCA, if provided for in the contract;*

If we do not receive a scheduled payment in full within ten (10) days after its scheduled due date,

then we may charge a late fee in the amount of \$10.00 per incident. Although the promissory note authorizes the charge, FinFit does not currently impose a past-due fee.

(iii) *deferral/extension fee under 32-5-301, MCA, if provided for in the contract; and*

N/A

(iv) *reasonable attorney fees under 32-5-407, MCA, if provided for in the contract and if the licensee sues the consumer in a judicial action on the loan agreement and wins.*

N/A

**Any Other Fees Charged to Montana Consumers:**

N/A

**Please provide any explanations needed here:**