

Choice Energy Holdings



Compounding Interest Structure

Funding

DOCUMENTS COMPLETE AND FUNDS RECEIVED

Your money earns and accrues daily interest as soon as the loan documents are completed and funds are received from the offering's escrow account.

Compounding Interest

PREVIOUS INTEREST EARNS INTEREST

Compounding interest is calculated on the initial principal and on interest accumulated in previous months, resulting in a higher return as compared to simple interest. For example, January's interest is added to the principal balance upon which February interest is then calculated.

Renewal

RENEWAL DECISION POINT

60 days before the end of your term, you will have the option to either renew your loan or opt out of the loan. You will receive an email reminder; if we do not hear from you, your loan will automatically renew for a subsequent full term with a maximum of two automatic renewals.

Last Payment

LAST PAYMENT AND RETURN OF PRINCIPAL

If you decide not to renew, your principal and last interest payment will be processed 25 days after your loan maturity date. For example, if your loan matures on January 31st, the final payment will be processed on February 25th.

Example Earnings

3 YEAR LENDING PERIOD

Below are examples of compounding interest earnings for a three year note held to maturity and paid in full.

Compounding Interest Example 9.00% Annual Interest Rate (10.28% Yield*)	
Amount	Total Interest Earned
\$50,000	\$15,432
\$100,000	\$30,864
\$150,000	\$46,296

*Yield represents the total principal and interest paid at the end of the term, divided by the initial investment (principal amount).

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