



RETIREMENT SERVICES
 1-800-377-9188
 1525 W W T HARRIS BLVD, D1116-056
 CHARLOTTE NC 28262

PROMISSORY NOTE AND DISCLOSURE ("NOTE")

Advice No. 129312591
Expected Maturity Date: 12/21/2023
Interest Rate: 6.250000%
Note Date: 12/19/2018
Note Amount: \$25,634.00
FOR INQUIRIES, CALL 800-377-9188
Plan: TCS AMERICA
Borrower: GANESHKUMAR DORAISAMY

000439 DCTADD54



GANESHKUMAR DORAISAMY
 13836 JEFFERSON PARK DR
 APT 9304
 HERNDON VA 20171

PROMISE TO PAY, I promise to pay to you, or your order, the Note Amount, plus interest from the Note Date on the unpaid principal balance at the fixed Interest Rate disclosed above per year, until paid in full. I agree to pay this Note according to the payment schedule disclosed below, and I agree to the other terms of this Note as set out below and on the reverse side.

My payment schedule will be:

Number of Payments	Payment Amount	Frequency	Start Date	Total of All Payments
130	\$230.15	Bi-Weekly	January 10, 2019	\$29,919.50

Prepayment. I may pay off the entire outstanding balance of my loan, plus applicable accrued interest, at any time without penalty. Prepayment of amounts less than the outstanding balance plus applicable accrued interest and any limitations on partial prepayments will be governed by the Plan's loan rules. If I pay off my loan early, I will not be entitled to a refund of any maintenance fees collected prior to the early payoff.

Additional information about nonpayment, default, any required repayment in full before the scheduled due date, and prepayment refunds is contained in other parts of this Note on this side and on the reverse side.

FEES AND CHARGES. I agree to pay the following fees and charges, to the extent and in the manner indicated:

- Origination Fee.** An origination fee of \$40.00. This fee will be: charged to my account. withheld from the loan proceeds.
- Maintenance Fee.** I understand that this loan is an investment in my account in the Plan and that my account will be charged a maintenance fee of \$10.00 per quarter, as long as the loan is an investment in my account.
- Documentary Stamp Tax.** A documentary Stamp Tax of \$0.00. This fee will be charged to my account.

ITEMIZATION OF LOAN PROCEEDS and APPLICABLE FEES

Amount borrowed or refinanced	\$25,634.00
Amount paid on my account	\$0.00
Amount deducted for origination fee	\$40.00
Net Amount given to me directly	\$25,594.00

NOTICE: SEE OTHER SIDE FOR ADDITIONAL TERMS.

NOTICE: PLEASE RETAIN THIS COPY OF THE TERMS OF YOUR LOAN FOR YOUR RECORDS.



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AMOUNT

*****\$25,594.00

Plan Number: 00000TCS

Trust Name: TCS AMERICA

GANESHKUMAR DORAISAMY
 13836 JEFFERSON PARK DR
 APT 9304
 HERNDON VA 20171

Advice of Activity

NOT NEGOTIABLE

Additional Delivery Information

ABA No.: 054001220
A/C No.: XXXXXX9650
 DIRECT DEPOSIT

DCTADD54 000439 354154150313 NNNNN NNNNN NNNNN 000001 C00CADD1A

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