

## Fair and Responsible Lending Policy Statement

*Ascentium Capital LLC ("Ascentium") is a subsidiary of Regions Bank, an Alabama state-chartered bank ("Regions"). Ascentium and Regions are fully committed to making financial products and services available to all applicants and customers on a fair and responsible basis. The objective of this policy is to ensure full compliance with applicable fair lending laws and regulations and that all applicants and customers are treated fairly.*

It is the policy of Ascentium and Regions to treat all applicants and customers in a fair and consistent manner and to promote the availability of credit to creditworthy applicants in full compliance with all applicable laws and regulations, without regard to:

- race
- color
- religion
- national origin
- sex
- age (provided the applicant is of legal age to have the capacity to contract)
- marital status
- familial status
- sexual orientation
- gender identification
- disability
- receipt of public assistance income
- the exercise in good faith of any right under the *Consumer Credit Protection Act*
- the exercise in good faith of any right under the *Servicemembers Civil Relief Act (SCRA)*

State and federal laws governing unfair, deceptive and abusive acts or practices (UDAAP) prohibit engaging in practices that misrepresent or omit information that causes customers to be misled as to the true nature of a product or service, or which cause substantial harm or injury to a consumer or commercial customer.

Ascentium and Regions expect that all parties ("Counterparties") which provide applications or otherwise refer applicants to Ascentium for lease, loan and similar transactions, or which sell or otherwise assign leases, loans and similar contracts to Ascentium, will deal with all applicants and customers on a fair and consistent basis. Ascentium and Regions also expect Counterparties to comply with all applicable laws and regulations prohibiting unfair, deceptive and abusive trade practices and to properly investigate and address any complaints alleging discriminatory, unfair, deceptive or abusive practices in a timely manner.