Union Savings Bank

April 2026

Dear Saint Joseph Parent,

Union Savings Bank is excited to have the opportunity to serve you this year with our Tuition Loan Program through Saint Joseph High School. This low-rate loan program offers you the ability to pay your child's or children's tuition over an 11-month time period. Here are some details of the program:

Loan Terms	Loan Details
Loan Type	Personal, unsecured installment loan
Loan Term	Up to 11 months
Amount	Up to the lesser of the tuition total or $41,600
INTEREST RATE	**5.50% ANNUAL PERCENTAGE RATE**

It's simple and easy to apply. All you need to do is complete the enclosed application and submit it to the St. Joseph High School Bursar's Office. You will find a disclosure for a hypothetical $1,000 loan (an additional form marked "sample" is enclosed for you to keep.) **In order to comply with requirements of the U. S. Patriot Act, the School will ask you to provide two acceptable forms of identification with the application**. Within a few weeks, you will have a completed loan note with all your specific loan information. You will then have 10 calendar days from the approval date indicated on the note to cancel your loan. If you choose to cancel your loan, you may do so by contacting the St. Joseph High School Bursar's office.

Once again, we are pleased to have the opportunity to provide this loan program to you this year. As one of the areas most respected community banks, we take great satisfaction in meeting the needs of our customers. We look forward to working with you to make the coming school year a success for all.

Very truly yours,

Kelly Cagianello
First Vice President
Retail Lending Operations
NMLS #754793

CIP
ACCEPTABLE FORM OF IDENTIFICATION

For each person opening an account, two forms of identification listed below are required. They must be current and at least one must be "**PRIMARY**".

PRIMARY FORMS OF ID	SECONDARY FORMS OF ID
US Driver's License with Photo	Student or work Visa
State of CT Learner's Permit with Photo	Insurance card
U.S. Passport with Photo	Permanent Resident Card
Foreign Passport with Photo and legible ID number	Senior Citizen Photo ID
State of CT ID card with Photo (non-operators card)	Union Membership Card
Permanent Resident Card	State of CT assistance ID card
Military ID with Photo	Birth Certificate
State of CT Pistol Permit with Photo	Social Security Card
	High School ID card with Photo
	College ID with Photo
	Property tax bill
	Credit Card
	Current utility bill from customer primary residence (electric, phone, gas)
	Lease signed by the landlord

Union Savings Bank

TUITION PAYMENT PROGRAM

APPLICATION, AUTHORIZATION TO DISTRIBUTE AND NOTICE

School: **St. Joseph High School**_____ Amount $_____

Applicant

First Name _____ / MI ____ / Last Name _____

SS# _____ DOB ___/___/___ Home Phone (_____) _____ Bus Phone (___) _____

Occupation: _____

Street Address _____ City _____ State _____ Zip _____

Joint Applicant

First Name _____ MI _____ Last Name _____

SS# _____ DOB ___/___/___ Home Phone (_____) _____ Bus Phone (___) _____

Occupation: _____

Street Address _____ City _____ State _____ ZIP _____

Student(s) Attending School

Name(s)

_____

By completing this application and signing my (our) name(s) below, I am (we are) applying for a Tuition Payment Loan ("Loan") from Union Savings Bank ("Union Savings"). I am (we are) making the following certifications and agree to the following terms and conditions. I (we) certify that all information provided in this application is true and correct and made for the purpose of obtaining a Loan to be used to pay tuition at the School named above in an amount up to the amount stated above and that the student(s) named above is (are) enrolled at said School. Further I (we) agree that any Loan proceeds disbursed by Union Savings in connection with this application shall be paid directly to the School for credit towards the student's (students') tuition.

I (we) authorize Union Savings to verify the information disclosed in this application, to share information related to my (our) Loan with the School, to give information to any credit reporting service, and to respond to credit inquiries. I (we) understand that the School named above has agreed with Union Savings to purchase this Loan from Union Savings if I (we) default in my (our) obligations under its terms. I (we) agree that if Union Savings makes the Loan to me (us), Union Savings may at any time disclose to the School any and all information about delinquencies, and I (we) also agree that Union Savings shall not be responsible to me (us) for any action the School at any time takes respecting my (our) Loan.

I (we) understand that if Union Savings approves my (our) Loan application Union Savings will send me (us) a Promissory Note and Disclosure (the "Agreement") setting forth the actual terms approved. A Monthly Statement will be mailed to me (us) at the address above and will be used to make monthly loan payments to Union Savings Bank or I (we) may also elect to have the loan payment deducted from my (our) checking account via an ACH transaction. A blank Promissory Note and Disclosure (the "Agreement") is provided with the package. I (we) understand and agree that if Union Savings makes a Tuition Payment Loan to me (us), I (we) will repay the Loan pursuant to the terms and conditions set forth in the Promissory Note and Disclosure (the "Agreement") sent to me (us) by Union Savings. Further I (we) understand that in the event I (we) wish to cancel this application or decline to consummate the Loan, I (we) will notify Union Savings and the School in writing no later than ten (10) days after the Loan is approved. I (we) hereby agree that this Application, Authorization to Distribute and Notice shall remain the property of Union Savings whether or not the Loan is granted.

Yes, I(We) want monthly payments deducted from my(our) deposit account. Please check this box ☐ and attach a voided check.

X _____ X _____

Applicant's Signature Date Joint Applicant's Signature Date

Loan Amount	Up to the lesser of the total tuition due to the School or $41,600
Term	11 months
Rate	5.50% APR
Use of Proceeds	Loan proceeds will be used to pay tuition, and shall be paid directly to the School.
Payments	Monthly Statement mailed to the approved Applicant first named above and to be used to make monthly Loan payments to Union Savings Bank or electronically through an ACH debit to my checking account.
Procedures	**Application is made by completing this application and returning it to the representative designated by the School. The School will forward the completed application to Union Savings Bank, Consumer Lending, PO Box 526, 126 North Street, Danbury, CT 06813.** Once approved Union Savings will send to the first Applicant named above, the Promissory Note and Disclosure (the "Agreement") describing the terms and conditions of the approved Loan. A sample Promissory Note and Disclosure (the "Agreement") is provided with this application. If Union Savings has not received notice that the Loan is declined, Union Savings will credit the School's account and notify the School of the amount of the credit and the name(s) of the student(s) on the 11th day after the Loan was approved. You may cancel this application and/or decline the Loan up until ten (10) days after the date on which the Loan is approved by providing written notice to the School and to Union Savings Bank at the addresses stated in the provided disclosures.

Union Savings Bank

TUITION PAYMENT PROGRAM

APPLICATION, AUTHORIZATION TO DISTRIBUTE AND NOTICE

School: **St. Joseph High School**_____ Amount $_____

Applicant

First Name _____ / MI ____ / Last Name _____

SS# _____ DOB ___/___/___ Home Phone (_____) _____ Bus Phone (___) _____

Occupation: _____

Street Address _____ City _____ State _____ Zip _____

Joint Applicant

First Name _____ MI _____ Last Name _____

SS# _____ DOB ___/___/___ Home Phone (_____) _____ Bus Phone (___) _____

Occupation: _____

Street Address _____ City _____ State _____ ZIP _____

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SAMPLE

1075

PROMISSORY NOTE AND DISCLOSURE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$1,000.00	05-01-2026	04-10-2027	00000			0214	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: Tuition Sample
126 North St
Danbury, CT 06811

Lender: Union Savings Bank
Consumer Lending
126 North St
Danbury, CT 06811
(203) 830-4800

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.
5.500%	**$27.71**	**$1,000.00**	**$1,027.71**

PAYMENT SCHEDULE. My payment schedule will be 10 monthly payments of $93.43 each, beginning June 10, 2026; and one payment of $93.41 on April 10, 2027.

SECURITY. This loan is unsecured, except Lender has reserved a contractual right of setoff in my deposit accounts.

LATE CHARGE. If a payment is 14 days or more late, I will be charged **5.000% of the unpaid portion of the regularly scheduled payment.**

PREPAYMENT. If I pay off early, I will not have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

Amount Financed Itemization

Amount paid to others on my behalf:	$1,000.00
$1,000.00 to St. Joseph High School	
Note Principal:	$1,000.00
Prepaid Finance Charges:	$0.00
Amount Financed:	$1,000.00

Principal Amount: $1,000.00 **Interest Rate: 5.500%** **Date of Note: May 1, 2026**

LOAN AGREEMENT. In this Agreement, "School" means St. Joseph High School, 2320 Huntington Road, Trumbull, CT 06611

PROMISE TO PAY. I ("Borrower") promise to pay to Union Savings Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of One Thousand & 00/100 Dollars ($1,000.00), together with interest on the unpaid principal balance from May 11, 2026, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 5.500% per annum based on a year of 360 days, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. I will pay this loan in 10 payments of $93.43 each payment and an irregular last payment estimated at $93.41. My first payment is due June 10, 2026, and all subsequent payments are due on the same day of each month after that. My final payment will be due on April 10, 2027, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any late charges; and then to any unpaid collection costs.

LOAN DISBURSEMENT. You have authorized Union Savings to disburse your Loan by paying the Amount Financed directly to the School on the disbursement date, which is 11 calendar days after the Loan Date stated above. Union Savings will then notify the School of the amount of the payment made and the name(s) of the student(s) you provided to Union Savings. **You agree that Union Savings may share information related to your loan with the School.**

RIGHT TO DECLINE LOAN
On or before the 10th calendar day after the Loan Date stated above, you may decline this loan by delivering written notice to Union Savings and the School at the addresses stated above.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 30/360 simple interest basis; that is, with the exception of odd days before the first full payment cycle, monthly interest is calculated by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by a month of 30 days. Interest for the odd days before the first full month is calculated on the basis of the actual days and a 360-day year. All interest payable under this Note is computed using this method.

RECEIPT OF PAYMENTS. All payments must be made in U.S. dollars and must be received by Lender at:

Union Savings Bank
P.O. Box 526
Danbury, CT 06813-0526

All payments must be received by Lender consistent with any written payment instructions provided by Lender.

PREPAYMENT. I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. **All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Union Savings Bank, P. O. Box 526 Danbury, CT 06813-0526.**

LATE CHARGE. If a payment is 14 days or more late, I will be charged **5.000% of the unpaid portion of the regularly scheduled payment.**

INTEREST AFTER DEFAULT. Upon maturity, whether scheduled or accelerated by Lender because of my default, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. I will be in default under this Note if any of the following happen:

Payment Default. I fail to make any payment when due under this Note.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Cure Provisions. If any default, other than a default in payment, is curable and if I have not been given a notice of a breach of the same provision of this Note within the preceding twelve (12) months, it may be cured if I, after Lender sends written notice to me demanding cure of such default: (1) cure the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiate steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continue and complete all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then I will pay that amount.

ATTORNEYS' FEES; EXPENSES. If I am in default and Lender requires me to pay Lender immediately in full, Lender may also require me to pay Lender's collection costs and expenses to the extent not prohibited by law. If Lender brings a lawsuit to collect, I will pay Lender's attorneys' fees and court costs allowed by law and set by the court.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Connecticut without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Connecticut.

CHOICE OF VENUE. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the courts of Fairfield County, State of Connecticut.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the debt against any and all such accounts.

COLLATERAL. This loan is unsecured.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. I may notify Lender if Lender reports any inaccurate information about my account(s) to a consumer reporting agency. My written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: UNION SAVINGS BANK 225 Main Street Danbury, CT 06813-0526.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several. This means that the words **"I"**, **"me"**, and **"my"** mean each and all of the persons signing below.

LaserPro, Ver. 25.3.10.002 Copr. Finastra USA Corporation 1997, 2026. All Rights Reserved. - CT P:\LASERPRO\CFI\LPL\D20.FC TR-4045 PR-46

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Union Savings Bank

If you have questions or concerns please call us at 866•872•1866 (toll free).

MEMBER FDIC

EQUAL HOUSING LENDER

USBM-6112 09/17

Union Savings Bank

REV. 9/2017

FACTS	WHAT DOES UNION SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and credit history • account balances and payment history • checking account information and transaction history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Union Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Union Savings Bank share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- Information about your creditworthiness	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our sharing	Call the Customer Service Center at 866.872.1866. Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call the Customer Service Center at 866.872.1866 or go to www.unionsavings.com

USBM-6004

Who we are

Who is providing this notice?	Union Savings Bank

What we do

How does Union Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Union Savings Bank collect my personal information?	We collect your personal information, for example, when you ▪ open an account or apply for a loan ▪ give us your contact information or show your driver's license ▪ provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes-information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See "other important information" below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Union Savings Bank shares only with its subsidiary, Union Savings Mortgage Corporation.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Nonaffiliates we share with can include direct marketing companies.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include insurance companies, investment services companies and credit card companies.*

Other important information

As an organization that collects Social Security numbers in the normal course of business, Union Savings Bank is committed to protecting the confidentiality of Social Security numbers and other information capable of being associated with a particular individual ("personal information"). To meet this commitment, we have implemented policies and procedures which are designed to: (1) protect the confidentiality of Social Security numbers, (2) prohibit unlawful disclosure of Social Security numbers, and (3) limit access to Social Security numbers.