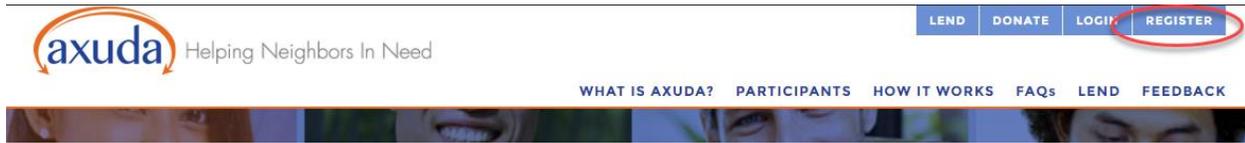
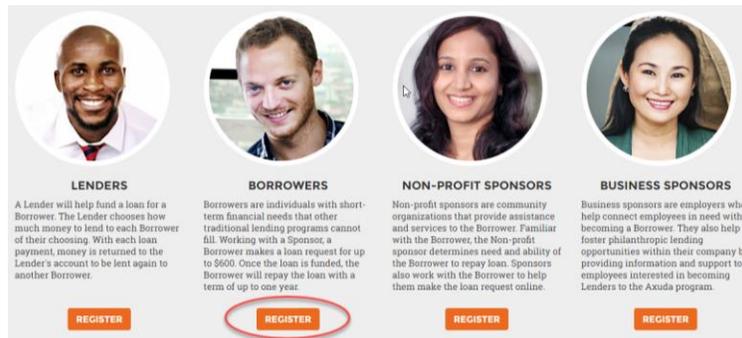


1. REGISTER

- It is highly recommended that you complete the registration process on a PC, rather than a mobile device. Navigation of the website and completion of the application is most easily done viewing the full version of the site.
- Select REGISTER at the top right side of the Axuda website: www.axuda.org



- Select the REGISTER button underneath the Borrowers description



2. ENTER SPONSOR CODE

- Your sponsor will provide you with a “sponsor code” that you will need to enter to begin the registration process

SPONSOR INFORMATION

Please enter the sponsor code your sponsor provided you. The sponsor code will connect you with your sponsor organization and enable access to create a loan request only after a checking or saving account has been added and verified.

If you previously started a registration, you can [login](#) to continue where you left off.

Sponsor Code

VERIFY SPONSOR CODE

- Enter your sponsor code and press “Verify Sponsor Code”
- ## 3. ENTER ACCOUNT INFORMATION
- Enter User Name and Password*** according to the requirements shown below

***Write down your Username and Password! You will need it to complete registration

User Name Requirements

- Needs to be 2 characters or longer
- Can only have letters and numbers
- Can not contain spaces

User Name

Password Requirements

- Needs to be 8 characters or longer
- Needs one Upper Case letter
- Needs one Number

Password

Password (again)

- Needs to match password entered already

Password (again)

CREATE USER ACCOUNT

- Press “Create User Account”

Please Note: All information provided within the user's profile is private except for the User Name – the User Name will be attached to loan requests that are publicly displayed on the Axuda website.

4. ENTER CONTACT INFORMATION

Please Note: Carefully review requirements before proceeding

REGISTRATION REQUIREMENTS

The following steps will need to be completed before you're fully registered for your campaign.

- All of the required fields in each form will need to be entered
- The email address you enter will need to be verified
- The bank account you select for your campaign, will need to be verified
- Your information is automatically saved as you fill it in.

STATUS CHECKLIST OF REGISTRATION PROGRESS

- Fill in all required fields shown below

CONTACT INFORMATION

First Name <input type="text"/>	Last Name <input type="text"/>
Address 1 <input type="text"/>	Address 2 (optional) <input type="text"/>
City <input type="text"/>	State Choose State ▾
Phone <input type="text"/>	Zip <input type="text"/>
Phone Type Home Phone ▾	Alternate Phone (optional) <input type="text"/>
Email <input type="text"/>	Phone Type Home Phone ▾

Send me email updates about Axuda

- Enter additional contact information, confirm age, and agree to Terms of Use and Privacy Policy.

ADDITIONAL CONTACT INFORMATION

Please add the contact information for an individual of whom you know well. This needs to be someone other than your program sponsor.

First Name <input type="text"/>	Last Name <input type="text"/>
Email <input type="text"/>	Phone <input type="text"/>
	Phone Type Home Phone ▾

I am over 18 years of age
 I have read and agree to the [Axuda Terms of Use](#).
 I have read and agree to the [Axuda Privacy Policy](#).

COMPLETE CONTACT INFORMATION SECTIONS

- Press “Complete Contact Information Sections”
This will prompt the following:
 - Pop-up confirming contact information has been completed

Contact information completed.

OK

- Screen will refresh and the Contact Information section will then be replaced with a button “Reopen Contact Information”. The purpose of this button is to allow you to make any changes upon reviewing your entries at the end of the registration process.

CONTACT INFORMATION

You have completed the contact info section.

REOPEN CONTACT INFORMATION FORM

- A confirmation email will be sent to the email address you provided containing a link to Confirm your Email Address. You must confirm your email address to complete your loan request.

5. ENTER BANK ACCOUNT INFORMATION

- Press the “Add Account” button

BANK ACCOUNT INFORMATION

You will need one verified bank account to use for the campaign.

ADD ACCOUNT...

Checking or Savings

Please Note: A valid checking or savings account must be provided to submit a loan request. Checking account is preferred. Borrowers cannot utilize credit cards, debit cards, prepaid cards, or any type of government issued cards for loan payments.

- A new window will pop up, where you will provide the following account specific information and select “Checking” or “Savings”. Press “OK”

Add Account

Account Holder Name

Bank Routing Number

Bank Account Number

(Debit Card numbers are not the same as Bank Account Numbers)

Bank Account Type

CHECKING

SAVINGS

You can find your routing and transit information on the bottom of your checks. Please see the example below:

Memo	
⑆08098743⑆	⑆0014409843⑆ 1436

9-digit ABA / Routing

Account Number

CANCEL

OK

- Press “Verify” below the account you have entered

BANK ACCOUNT INFORMATION

You have entered a bank account.

ADD ACCOUNT...

Checking or Savings

CHECKING ACCOUNT

DIGITAL FEDERAL CREDIT UNION *****4547

Verify | Delete

- A new window will pop up explaining the bank account verification process. Press “Start Verification”

We will make two small deposits into your external bank account and ask you to verify the deposit details with us.

Click the button below to start account verification.

CANCEL

START VERIFICATION

LOAN IMAGE



CHANGE LOAN IMAGE

- Enter the following funding information

FUNDING INFORMATION

Payments: Please enter a funding amount up to \$600.

Destination Account	Funding Amount	SSN/ITIN
DIGITAL FEDERAL CREDIT UNION **5555 ▾	\$ 0.00	
Sponsor Contact Name	Sponsor Contact Phone	Sponsor Contact Email

VIEW LOAN REQUEST TERMS

Please Note: Before you can view your loan terms, you must verify your email address and bank account information. Reminder: You can verify your email address by clicking the link in the email you received when you submitted your contact information.

Please follow the instructions below to verify your bank account information:

ACCOUNT VERIFICATION INSTRUCTIONS: Now that you have begun the verification process, you will receive two small deposits and one withdrawal in your bank account within 1-3 business days. The deposits will both be less than \$1.00 each, and the withdrawal will be for the total of the two deposits. Example: You will see deposits for \$0.94 and \$0.76, and a withdrawal for \$1.70.

- Once you begin the verification process, you will receive a confirmation email with a link directly to the page where you will be able to enter them

Bank Account Verification

Within 1-3 business days, please check your external bank account transaction history for two small test deposits from Axuda.

After they have arrived, please log into your Axuda account at [Axuda](#) and visit your Profile page to [complete verification of your bank account](#) by entering the two small test deposit amounts.

If the deposit amounts you enter are the same that we deposited into your account, then your account will instantly be available for funds transfers.

Sincerely,

- The Axuda Team

- Once you receive these deposits, you have two options for verifying your bank account information:
Option 1: Click the link provided in the confirmation email. This will open a new window for you to enter your deposits

ACCOUNT VERIFICATION

You can check the status of the account below.

CHECKING ACCOUNT
DIGITAL FEDERAL CREDIT UNION *****4444
[Complete Verification](#) | [Delete](#)

VISIT AXUDA

Option 2: Once you receive the email, log in to your account, scroll to “Bank Account Information” and press “Complete Verification”. This will open a pop-up for you to enter your small deposits

BANK ACCOUNT INFORMATION

You have entered a bank account.

ADD ACCOUNT...

Checking or Savings

CHECKING ACCOUNT

DIGITAL FEDERAL CREDIT UNION *****3413

[Complete Verification](#) | [Delete](#)

- In either option, press “Complete Verification”. A pop-up will be generated with fields for you to enter both deposits. They do not need to match the order they were deposited in your account, so long as you input both dollar amounts correctly

We have made two small deposits into your external bank account. Please verify the deposit details with us.

Your account verification deposits were posted on April 4th 2019.

Login into your online banking, or contact your external bank listed above to review the deposit amounts made. Please enter the amounts below.

Deposit 1

\$ 0.00

Deposit 2

\$ 0.00

CANCEL

COMPLETE VERIFICATION

- Press “Complete Verification”. A pop-up will appear notifying you that your account has been confirmed

Thank you, you have successfully confirmed your bank account.

OK

- Press “View Campaign Terms”



AXUDA LOAN AGREEMENT

Axuda, Inc. ("Axuda") works to provide financial resources in the form of microloans to members of our local community who are struggling to meet their short term financial needs. We provide a forum for potential Axuda borrowers to tell their stories and crowdfund loans from lenders ("Lenders") via the Axuda web platform (the "Axuda Program").

I. Your Axuda Loan

("you", "Borrower") have applied for an unsecured loan through the Axuda Program in the amount of Six-
hundred dollars and 00/100 cents (\$600.00) (your "Axuda Loan"). Your sponsor organization ("Sponsor") is

- I have reviewed my **profile data** and confirm that it is true and accurate.
- I confirm that I do not currently have an open bankruptcy case.
- I acknowledge all application information will be shared with the sponsor.
- I have read and agree to the **Axuda Terms of Use**.
- I have read and agree to the **Axuda Privacy Policy**
- I have met with the sponsor and read and agreed to the Loan Agreement.

Signature

Please enter your full name below to confirm your acceptance of the electronic borrower agreement displayed above.

FINISH LOAN REQUEST SUBMISSION

- Review document for errors, review and confirm all checklist items, sign, and press "Finish Campaign Submission"

Once you submit your loan request, your sponsor will be notified that your request is ready for approval. Once your sponsor approves your request, the loan will be visible to lenders and available for funding for 30 days.

General questions? Visit our frequently asked questions web page at <https://www.axuda.org/FAQ.aspx>

Questions about payments? Call 508.804.9568

Still having trouble? Contact your Sponsor or info@axuda.org

HOW TO MAKE A PAYMENT INSTRUCTIONS

- Visit <https://www.axuda.org> and press Log In



WHAT IS AXUDA? PARTICIPANTS HOW IT WORKS FAQs LEND FEEDBACK

- Enter your User Name and Password and press OK

Username or Email

Password

Remember Me | [Forgot Password?](#) | [Register](#)

- On your profile page, press “Make Payment”

Current Loan Status



Repaid \$150.00 of \$600.00
Payments Remaining: 9

Next Payment
\$ 50.00 due 05/05/2019

MAKE PAYMENT

Successful repayment of your loan in full means you are eligible to submit another loan request for urgent needs.

- A new window will open. There is a field to enter the amount you will be paying. It will automatically display the full amount due to bring the loan current, as this is the recommended payment. A different amount can, however, be typed in the field

MAKE A PAYMENT

Next Payment
\$ 50.00 due 05/05/2019

- Pay your loan by electronic transfer from your bank account.
- We recommend paying at least the minimum monthly payment amount due.
- No fees. Axuda currently pays transaction costs.
- If you are having difficulty making your payment or have questions, please email info@axuda.org.

Select source account... ▾

\$ 50.00 **SUBMIT**

- Select source account from the drop-down menu
- Press “Submit”. A pop-up will appear with payment confirmation, informing you that the payment will be electronically transferred from your selected bank account and applied to your loan. Press “OK” and the following screen will provide you with a receipt that you can print or email to yourself.

Confirmation



Axuda
220 Donald Lynch Boulevard
Marlborough, MA 01752

Customer

John Smith
123 Main St.
3
City, Massachusetts 55555
someemail@google.com

Details

Loan repayment
Total: \$50.00
Date: 4/25/2019
Transaction ID: Confirmation
Axuda is a 501(C)(3) non-profit charitable organization and donations to Axuda are tax deductible.

CANCEL

OK

Receipt

This is your receipt. Please print and save for your records. No goods or services were exchanged for this transaction.



Axuda
220 Donald Lynch Boulevard
Marlborough, MA 01752

Customer

John Smith
123 Main St.
Apt. 3
City, Massachusetts 55555
someemail@google.com

Details

Loan repayment
Total: \$50.00
Date: 4/25/2019
Transaction ID: TE-0000, TI-00000
Axuda is a 501(C)(3) non-profit charitable organization and donations to Axuda are tax deductible.

✕ CLOSE

✉ EMAIL ME

🖨️ PRINT RECEIPT

Please Note: Payments may take up to 3 business days for the funds from your bank account to be transferred and applied to your loan.

TEXT TO PAY INSTRUCTIONS

1. **Sign up online:** Visit <https://www.axuda.org> and press Log In



LEND DONATE **LOGIN** REGISTER

WHAT IS AXUDA? PARTICIPANTS HOW IT WORKS FAQs LEND FEEDBACK

- At the bottom of your profile page, press “Sign Up” under Text to Pay:

Text To Pay

This free* service allows you to make payments to your Axuda loan by using text message commands. The funds will come out of a bank account of your choosing.

[Axuda Text-to-Pay Terms and Conditions](#)

SIGN UP

- Enter your mobile number including area code, with no spaces or dashes



SIGN UP

Mobile Number

Payment Method

I have read and agree to the [Axuda Text-to-Pay Terms and Conditions](#).

CANCEL

SIGN UP

- Choose payment method in the drop-down
- Press “Axuda Text-to-Pay Terms and Conditions” to view the document
- Check the box verifying that you have viewed the Text to Pay Terms and Conditions
- Press “Sign up”
- Once you have completed your verification texts, your profile will look like the following

Text To Pay

Cell Number: [REDACTED]

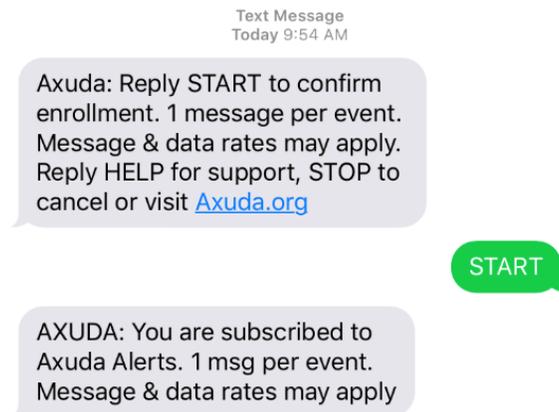
Account: Checking account at [REDACTED]

[View User Agreement](#)

CHANGE TEXT TO PAY SETTINGS

2. Verification texts

- Once you press “Sign up” you will receive a text message from Axuda



- Reply START to confirm enrollment
- Once you confirm enrollment, you will receive a confirmation message
- Once you have signed up, you will receive monthly reminders for payments due

Text Message
Today 9:20 AM

Axuda: You have a loan payment of \$50.00 due on April 5, 2019. Reply 'Pay' to make this payment.

Pay

Axuda: Payment Scheduled. Thank you.

- Follow text message prompt to make your payment