



Advertisers placing Hyperlink Advertisements on Bankrate.com pursuant to the [Advertising Terms and Conditions](#) must adhere to this Hyperlink Advertising Quality Control Program (the "QCP"). All capitalized terms used in this QCP but not otherwise defined shall have the meanings set forth on the [Advertising Terms and Conditions](#).

Bankrate, Inc. ("Bankrate") uses specific product criteria, extensive mystery shopping and rate verification processes to ensure that the data that appears on Bankrate.com and that is distributed by Bankrate to its partners, licensees and the media is of the finest quality in terms of accuracy, timeliness and comparability.

New Advertisements

Pursuant to the [Advertising Terms and Conditions](#) available at the URL www.Bankrate.com/terms, the advertiser agrees that it is aware of and agrees to comply with this QCP.

Prior to submitting an Advertising Activation Form and/or Insertion Order for Hyperlink Advertising, each advertiser will review the QCP, including Bankrate's criteria, "mystery shopping" process and validation processes with Quality Control personnel to ensure that it has a total understanding of how Bankrate.com works and what is required to post a rate on Bankrate.com.

Mystery shopping

Bankrate's Quality Control Department regularly "mystery shops" all Hyperlink Advertisements to ensure that rates are posted based on Bankrate's criteria and supported by the advertiser's personnel and by documented rate and product sheets.

Bankrate will "mystery shop" certain rates, rates that have received a complaint and/or any other rates that Bankrate's Quality Control Department chooses to validate.

A "mystery shop" may include any or all of the following:

1. Call to Advertiser's Telephone Staff - a call to an advertiser's telephone staff to validate that the telephone staff supports the product criteria, rates, points, fees, pre-paid finance charges, APR/APY and other data and terms and conditions required by and/or posted on Bankrate.com through mystery shopping interviews. Bankrate's mystery shopper will always say, at some point during the call, that he/she saw the rate on Bankrate. It is expected that the discussion with advertiser's telephone staff will support the product criteria, rates, points, fees, pre-paid finance charges, APR/APY and other data and terms and conditions required by and/or posted on Bankrate.com. If the individual handling the call does not support the product criteria, rates, points, fees and APR/APY and other data and terms and conditions, the call will count as a fail.
2. Email to Advertiser - an email to an advertiser requesting documentation for the rate and product information listed on Bankrate.com (e.g. for mortgages, this would include a rate sheet and a Good Faith Estimate (GFE)). The email will state that the sender saw the rate on Bankrate.com. The supporting documentation must be received by Bankrate's Quality Control Department within 24 to 48 hours, excluding weekends and U.S. federal holidays, and the email and attachments must support the product criteria, rates, points, fees, pre-paid finance charges, APR/APY and other data and terms and conditions required by and/or posted on Bankrate. If the supporting documentation does not support the product criteria, rate, fees, pre-paid finance charges, other data and terms and conditions required by and/or posted on Bankrate.com, this will count as a fail. If the supporting email is not received within 24 hours, the advertiser's rates will be removed from the site. If the supporting email is not received within 48 hours, it will count as a fail.
3. Request for Documentation - a request that documentation (e.g. for mortgages, the rate sheet) that supports the product criteria, rates, points, fees, pre-paid finance charges, APR/APY and other data and terms and conditions required by and/or posted on Bankrate.com, and/or for required licenses or proof of compliance with other regulatory requirements, must be sent to Bankrate's Quality Control Department no later than 1:30 PM EST on the day following the request. If the supporting documentation is not received by the specified time, if it is a data entry error or the documentation that was provided does not support the product criteria, rates, points, fees, pre-paid

finance charges, APR/APY, other data and terms and conditions required by and/or posted on Bankrate.com, it will be counted as a fail.

4. Consumer Email - a consumer email that is forwarded to the advertiser so that the advertiser can respond to the consumer's concern (and copy to Bankrate's Quality Control Department on the reply). If the response to the consumer (copied to Bankrate) is not received by Bankrate's Quality Control Department within 48 hours, excluding weekends and U.S. federal holidays, it will count as a fail.
5. Request for a Return Call - a request for a return call that is not returned within 48 hours, excluding weekends and U.S. federal holidays, will count as a fail.

Failures to validate

The advertiser's failure to validate the product criteria, rates, points, fees, pre-paid finance charges, APR/APY and other data and terms and conditions required by and/or posted on Bankrate.com and/or to respond to inquiries within the timeframe required by Bankrate's Quality Control Program will result in the following:

1. The advertiser will be notified by email of the specifics of the failure along with the consequences of the failure. The date, time, contact name, and reason for the fail will be included in this email to the advertiser from Bankrate Quality Control Department.
2. A maximum of 3 fails will be allowed within a consecutive 6 month period.
 - a. For the first fail within any consecutive 6 month period, the advertiser's rates on Bankrate.com will be zeroed out on all of Advertiser's Hyperlink Advertisements. The advertiser's rates will not be able to appear on Bankrate.com for a period of 48 hours (the time frame may be longer if the penalty period covers a weekend or a U.S. federal holiday).
 - b. For the second fail within a consecutive 6 month period, the advertiser's rates on Bankrate.com will be zeroed out on all of advertiser's Hyperlink Advertisements. The advertiser's rates will not be able to appear on Bankrate.com for a period of two weeks (the time frame may be longer if the penalty period covers a weekend).
 - c. For the third fail within a consecutive 6 month period, the advertiser's Hyperlink Advertisements will be removed from Bankrate.com, the advertiser's participation in the Hyperlink Advertising Program will terminate and the advertiser will not be eligible for reinstatement for a period of 6 months. Subject to the terms of the [Advertising Terms and Conditions](#) and all charges and fees payable to Bankrate being paid, the advertiser will receive a refund of amounts prepaid pursuant to the [Advertising Terms and Conditions](#). If the advertiser is reinstated after 6 months of the advertiser's Hyperlink Advertisements being removed from Bankrate.com in accordance with Bankrate's QCP, the advertiser must maintain a "fail free" Hyperlink Advertisement for the next 6 months. Any "mystery shopping" failure within the 6 months after being reinstated will result in the advertiser being permanently removed from Bankrate.com. If the advertiser maintains a "fail free" Hyperlink Advertisement for 6 months after being reinstated, the advertiser will be returned to the standard "3 fails within a consecutive 6 months" policy described above.

Product Criteria

The following are the criteria for each Hyperlink Advertising Product. All of the criteria must be met for the Advertisement to be placed on Bankrate.com. Failure of the advertiser's Advertisement(s) to match any part of the criteria will result in a failure and will invalidate the Advertisement(s) from being posted on Bankrate.com.

Advertiser Comments

Advertiser may post comments within the advertiser portal, subject to Bankrate's policies which may be amended, from time to time. Bankrate may also impose limits on the maximum length of such comments. Currently, there is a maximum character limit of 65 characters (including spaces). The subject matter of such comments and all information included in the "Company Information Fields" is limited to the advertising company and/or its products/ services. No superlative comments, phone numbers or URL addresses are allowed. Bankrate may, at its discretion, remove or edit any comments that it determines are inappropriate or that violate Bankrate's policies.

1) Mortgage and mortgage refinance loan rate quotes include the rates, points and annual percentage rates (APR) that lenders charge a new customer with average income and no other account relationship with the financial advertiser for a mortgage loan on a one-unit, single-family, owner-occupied residence. All mortgage quotes cover loans that are available for the FICO score range of 700+. Loans and rates quoted are available to all applicants. Loan quotes do not include pre-payment penalties or negative amortization. Quotes are good as of the survey date; if rates change mid-day, the advertiser will update their rates immediately prior to quoting a different rate to consumers. The rate, terms and APR of the loan may vary based on a number of factors including, but not limited to, the creditworthiness of the applicant(s), the self-employment status of the applicant(s), condo or town home, the loan amount and the geographic location of the property. All quotes are based on a 20% down payment (except FHA), a 30-60 day lock-in period (that begins no later than approval of the loan application) and a total of 0 to 2 cumulative points (including discount points and origination points. Origination points include broker's fees that are charged as a percent of the loan). All APRs include the rate, points and all fees that could be amortized over the life of the loan per the Truth-in-Lending Act. All quotes are for conforming loans and/or loans that can be resold on the secondary market. Mortgage refinance quotes apply to loans with no cash out.

All mortgage quotes cover a loan range. The range for conventional, conforming fixed and ARM mortgage quotes is \$165,000 to \$417,000 (\$165,000 to \$625,000 in Alaska and Hawaii). The Jumbo fixed and ARM mortgage loan range is \$417,001 to \$1,000,000 (\$625,001 to \$1,000,000 in Alaska and Hawaii). All payments are for principal and interest.

Conforming and jumbo adjustable rate mortgage (ARM) loan quotes are based on a 30-year term and are subject to change annually after the initial fixed-rate period, based on changes in the underlying index. All quotes on Bankrate.com are based on 1) a margin of 2.50 to 3.00% on the 1-year U. S. Treasury constant maturity index or 2) a margin of 2.00 to 3.00% a on the 1-year LIBOR index.

Interest Only Mortgages includes interest only payments for the first fixed period of the term. After the initial fixed period, the rates on the loans can adjust each year thereafter. In addition, after the initial fixed rate period, the payments will be based on principal plus interest resulting in a considerably higher payment.

The **interest rate on an ARM can adjust** at specified times under the contract. The amount

that the rate can increase is determined by the allowable CAPS quoted in the mortgage loan contract. CAPS are presented as X/X/X (where the first "X" represents the maximum percentage rate increase for the first adjustment, the second "X" represents the maximum percentage rate increase for each annual adjustment after the first and the third "X" represents total maximum percentage rate increase over the life of the loan).

The APR quoted for an ARM is a fully indexed APR.

The **30-year fixed FHA mortgage** loan quote is based on a loan amount of the lesser of \$165,000 or the Federal Housing Administration maximum allowable in the geographical area. Quotes are based on no more than 1 origination point, 0 discount points and no other fees. The required down payment is 5%.

Sub-Prime adjustable rate mortgage (ARM) loan quotes are based on a 30-year term and are subject to change annually or semi-annually after the initial fixed-rate period, based on changes in the underlying index. Rate quotes include the rates, points and annual percentage rates (APR) that lenders charge a new customer with average income and no other account relationship with the financial institution. All sub-prime mortgage quotes cover loans that are available for the FICO score of 620.

General mortgage criteria for all mortgage products

1. Volume rebates, SRPs and other bonuses may not be used to reduce rates, fees or points except as noted on the wholesale rate sheet.
2. The only adjustments that will be allowed are those that are directly listed on the lenders rate sheet.
3. Pre-paid finance charges posted on Bankrate.com must be the pre-paid finance charges that are directly associated with the rates posted.
4. All rates that are quoted on Bankrate.com must match the rate sheet exactly and can only be listed at par or better.
5. Buying down the rate by increasing the amount of Pre-paid finance charges is not permitted for rate postings on Bankrate.com.
6. Allowable rate sheets include Fannie Mae/Freddie Mac or portfolio rate sheets.
7. Rate and APR cannot be the same value, as the APR must include all pre-paid finance charges and any points required for the product.

The following is a list of **prepaid finance charges** that must be included in APR posted on Bankrate.com. The following (and any other "prepaid finance charges" that can be included in the APR under the Truth-in-Lending Act) must be included in the "Prepaid Finance charges" column when rates are updated. These fees must include the advertiser's direct fees and any fees that will be charged by a third party as part of the lending process. Origination fees and/or broker fees that are based on a percentage of the loan amount rather than a flat fee are points and must be disclosed in origination points.

- Administrative Fee
- Amortization Schedule fees
- Application fees (if the loan product does not require these to be charged to all borrowers)
- Attorney States: attorney's fee (if part of the attorney's fee is for loan settlement in a refinance transaction and the amount cannot be broken out, then the attorney's fee must be included as a finance charge).

- Title Closing States: Settlement or closing fee (from GFE line 1101)
- Commitment fees
- Co-op/ condo waiver fee
- Courier fees (if required by lender)
- Discount fees (flat fee rather than points)
- Documentation preparation fees (when not customary in the area. If the title company prepares the docs, this is not included.)
- Escrow waiver fees
- FHA MIP/VA funding fees
- Flood certification fees
- Lender's inspection fees (lender required)
- Loan coordination fees
- Loan tie-in fee (lock fee)
- Money transfer fees
- Origination fees (flat fee rather than points)
- Points (loan discount, loan origination, broker fees)
- Processing fees
- Underwriting fees
- Review fees (underwriting)
- Secondary marketing/ wholesale fees
- Tax Service fees

2) Home equity loan rate quotes apply to a loan offered to a new customer with average income and no other relationship with the advertiser and based on the customer's equity in an owner-occupied, one-unit, single-family dwelling. Quotes are based on the advertiser's FICO ranges. The rates for the \$30,000, \$50,000 and \$75,000 Home Equity Loans are based on a cumulative LTV for the property with the Home Equity Loan of 80%. The quotes are provided for fixed-rate loans with a term of 60 months. The High LTV Home Equity Loans are based on loan amounts of \$30,000, \$50,000 and \$75,000 and a cumulative LTV for the property with the Home Equity Loan of 90.01% or higher. None of the quotes include a discount for having loan payments automatically paid by debiting another account (e.g. auto debit). A lien must be placed on the property as part of the processing of this loan. The rates quoted for the loans must be offered with no closing costs to the borrower, unless that option is not available, in which case the amount of closing costs will be indicated. Specifics of the loan are included in the fees and conditions field. The term "Range" indicates the lowest rate to highest rate that the advertiser offers for the loan. The rate in the table is the "stated rate" (e.g. the rate the lender says most consumers will get, based on their creditworthiness) if the range does not include the term "avg" (average). If the word "avg" appears with the range, the rate shown is the arithmetical average of the range and indicates that the lender does not have a stated rate. If the advertiser provides a discount for auto debit, the discount will be noted in fees and conditions.

3) Home equity line of credit rate quotes apply to a line of credit offered to a new customer with average income and no other relationship with the advertiser and based on the customer's equity in an owner-occupied, one-unit, single-family dwelling. Quotes are based on the advertiser's FICO ranges. The rates for the \$30,000, \$50,000 and \$75,000 HELOC are based on a cumulative LTV on the property of the Home Equity Line of Credit of 80%. The quotes are provided for a revolving, open-ended line of credit line. The High LTV HELOC is based on loan amounts of \$30,000, \$50,000 and \$75,000 and a cumulative LTV on the property with the Home Equity Line of Credit of 90.01% or higher. None of the quotes include a discount for having loan payments automatically paid by debiting another account (e.g. auto debit). A lien must be placed on the property as part of

the processing of this line of credit. The rates quoted for the lines must be offered with no closing costs to the borrower, unless that option is not available, in which case the amount of closing costs will be indicated. Introductory rates are acceptable if they apply to a \$30,000, \$50,000 or \$75,000 credit line. Specifics of the loan are included in the fees and conditions field. The term "Range" indicates the lowest rate to highest rate that the advertiser offers for the loan. The rate in the table is the "stated rate" (e.g. the rate the lender says most consumers will get, based on their creditworthiness) if the range does not include the term "avg" (average). If the word "avg" appears with the range, the rate shown is the arithmetical average of the range and indicates that the lender does not have a stated rate. If the advertiser provides a discount for auto debit, the discount will be noted in fees and conditions. Applicable yearly fees are also listed in fees and conditions.

4) Auto Loans quotes are fixed-rate loans that are offered to a new customer with average income, a FICO score of 700 or higher, and no other relationship with the advertiser to purchase a new or used auto or to refinance a auto loan. None of the quotes include a discount for having loan payments automatically paid by debiting another account (e.g. auto debit). "Fees and Conditions" will include any additional rate reduction for auto debit method of payment, any restrictions that apply to model year, applicable yearly or other fees, and/or if a range of rates applies. If a range of rates applies it will be included in the fees and conditions field along with whether the rate is an average (avg) or a stated rate. The term "Range" indicates the lowest rate to highest rate that the advertiser offers for the loan. The rate in the table is the "stated rate" (e.g. the rate the lender says most consumers will get, based on their creditworthiness) if the range does not include the term "avg" (average). If the word "avg" appears with the range, the rate shown is the arithmetical average of the range and indicates that the lender does not have a stated rate.

- **New auto loan** quotes are based on a 10% down payment and a \$22,000 loan amount for a 36-month, 48-month, 60-month term or 72-month term.
- **Used auto loan** quotes are based on a 20% down payment and a \$10,000 loan amount (based on the NADA published value) for a 36-month term. The used auto on which the loan is made is a 3-year old vehicle based on the current model year, not the calendar year.
- **Auto refinance loan** quotes are based on a 0% down payment and a \$10,000 loan amount, for a 36-month, 48-month, or 60-month term.

5) Personal loans are unsecured, fixed-rate loans offered to a new customer with average income, a FICO score of 700 or higher, and no other relationship with the advertiser. The quote is based on a \$3,000 loan amount with a two-year term. If the advertiser provides a discount for auto debit, the discount will be noted in fees and conditions. Applicable yearly fees are also listed in fees and conditions. None of the quotes include a discount for having loan payments automatically paid by debiting another account (e.g. auto debit).

6) Certificates of Deposit (CDs) are longer-term, FDIC-insured or NCUA-insured, fixed-rate, depository accounts with specific terms Each advertiser may offer multiple CD options. Bankrate, Inc includes each advertiser's "lowest minimum to open and earn interest" CD accounts. All accounts are directly offered to the consumer by the advertiser. Rates do not include bonus rates,

step-up rates, repurchase agreements or other special arrangements. These accounts must include a withdrawal penalty if funds are withdrawn within the first 7 days. For CDs, the stated rate and yield are based on the CD being held for the entire term stated. The products listed in the best rate (100 Highest Yields) tables are accounts that are offered to consumers across all 50 states. Advertisers listed in the market tables (e.g. New York Metro, Atlanta, Birmingham) include locally based advertisers along with national advertisers that are interested in gathering deposits within that market. All accounts are offered to individual consumers with no other relationship with the advertiser. All tables include rate, compounding method, annual percentage yield and minimum deposit required to earn the stated rate of interest. Certificate of Deposit IRAs are provided based on the same criteria.

7) Money Market and Savings Accounts are longer-term, FDIC-insured (or NCUA-insured for credit unions) depository accounts with no fixed term. All accounts are offered to individual consumers with no other relationship with the advertiser. All accounts are directly offered to the consumer by the advertiser. All accounts are limited to 6 pre-authorized or automatic transfers per billing cycle, of which 3 can be checks.

- **Statement savings accounts** provide periodic statements.
- **Money Market Accounts** provide periodic statements and, generally, offer a higher rate of interest than other savings accounts. Money market data is captured for the following deposit levels: lowest “minimum to open and earn interest” account offered by the advertiser, the account with the highest yield on a \$10,000, the account with the highest yield on a \$25,000 deposit, the account with the highest yield on a \$50,000 deposit and the account with the highest yield on a jumbo (\$100,000) deposit. The advertisers listed in the best rate (100 Highest Yields Money Market Accounts) table must be available to consumers across all 50 states. Advertisers listed in the city Money Market and Savings Accounts tables (e.g. New York Metro, Atlanta, Birmingham) include locally based advertisers along with national advertisers that are interested in gathering deposits within that market area. All tables include rate, compounding method, annual percentage yield and minimum deposit required to earn the stated rate of interest. Money Market Account IRAs are provided on the same criteria.

8) Checking Accounts are short-term, FDIC-insured or NCUA-insured, depository accounts that allow accountholders to make unlimited transactions and support activities such as bill paying. All accounts are offered to individual consumers with no other relationship with the advertiser. Each advertiser may offer multiple checking options. Bankrate, Inc includes each advertiser’s “lowest minimum to open” non-interest checking account and “lowest minimum to open and earn interest” interest checking account. All data is captured based on the fact that the consumer does not use direct deposit and requires the return of checks/check images in statements. All tables include the minimum to open the account (and earn interest for interest-bearing accounts), the minimum to avoid fees, the annual percentage yield (APY) if applicable, the monthly service fee, the NSF (the fee for the first check returned unpaid due to insufficient funds or bounced check fee), the fee to the accountholder to use another advertiser’s ATM, the fee the advertiser charges a non-account holder to use its ATM, and an indicator of whether the account has online access.

Bankrate may amend this QCP from time to time, in its sole discretion, with or without notice to advertisers. Bankrate encourages you to visit this web page to review and comply with any changes to the QCP.

Publication of Hyperlink Rate Listings

Bankrate's obligation to publish a Hyperlink Advertisement shall immediately cease without notice if Advertiser has not timely provided Bankrate with its current rates for seven (7) or more consecutive days. In the event that Bankrate ceases to publish any Hyperlink Advertisement(s) due to Advertiser's failure to provide Bankrate with its current rates as required above, Advertiser shall not be entitled to any refund of any charges and fees incurred pursuant to the [Advertising Terms and Conditions](#).

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