

## PAYMENT POLICY

The NeighborWorks Western Pennsylvania Payment Policy contains terms that apply to the use of various authorized Payment Methods. You can decide whether or not to use an authorized Payment Method. If you elect to use an authorized Payment Method, you accept and agree to the terms applicable to that Payment Method as described below, and your agreement to said terms is an integral part of your agreement with NeighborWorks Western Pennsylvania.

### AUTHORIZED PAYMENT METHODS

- Credit card
  - Visa
  - Mastercard
  - American Express
  - Discover
  - Diners Club
- Google Pay
- Apple Pay

**Limitations.** Depending upon your location and other factors, you may not be able to use one or more of the Authorized Payment Methods. NeighborWorks Western Pennsylvania makes no guarantee that you will be able to use any one or more of the Authorized Payment Methods. Further, NeighborWorks Western Pennsylvania reserves the right to restrict, including on an individual basis, access to Authorized Payment Methods if NeighborWorks Western Pennsylvania suspects fraud, misuse, or abuse of any Authorized Payment Method.

**Policy Changes.** NeighborWorks Western Pennsylvania reserves the right, at any time, to amend this Payment Policy, including the right to add or remove Authorized Payment Methods. If NeighborWorks Western Pennsylvania removes an Authorized Payment Method, you will be provided with notice of such removal prior to the removal becoming effective for you, except where NeighborWorks Western Pennsylvania is required by law or a third party such as the Authorized Payment Method Provider, to stop offering the payment method.

**Third Parties.** Some of the Authorized Payment Methods are controlled by third party providers. Authorized Payment Methods that are controlled by third party providers may be subject to additional terms and conditions, may be subject to change or restrictions beyond those listed here, and may be subject to fees or costs of use not listed here. If you choose to use an Authorized Payment Method that it controlled by a third party, it is your responsibility to ensure compliance with all associated terms and conditions of use of such Authorized Payment Method.

**HUD COMPLIANCE NOTICE**

According to guidelines for HUD certified Housing Counseling Agencies (HCAs), if an HCA serves a client with an annual household income of less than 200% of the Federal Poverty Level the agency should consider waiving the fee in its entirety or reducing the fee to an amount the client can afford to pay. Additionally, fees must not be charged for education or counseling provided in the following services areas: mortgage delinquency; default or homelessness. Fee schedules must include the cost of credit reports, if applicable.

In accordance with HUD guidelines, NeighborWorks Western Pennsylvania will waive all fees for customers that fall below 200% of the current year's Federal Poverty Level.

<b>2020 FEDERAL POVERTY LEVEL</b>	
<b>NUMBER IN HOUSEHOLD</b>	<b>200% POVERTY LEVEL</b>
<b>1</b>	<b>\$25,520</b>
<b>2</b>	<b>\$34,480</b>
<b>3</b>	<b>\$43,440</b>
<b>4</b>	<b>\$52,400</b>
<b>5</b>	<b>\$61,360</b>
<b>6</b>	<b>\$70,320</b>
<b>7</b>	<b>\$79,280</b>
<b>8</b>	<b>\$88,240</b>
<b>+</b>	<b>\$8,960</b>