

Itemized Schedule of Charges

Equal Installment Loan (Unsecured)

- Terms:
 - Monthly Customers: 13 Payments
 - Bi-Weekly/Semi-Monthly: 27 Payments
 - Weekly = 54 payments
- Interest Rates:
 - Annual Percentage Rates range from 75% to a maximum of 740%
- Payment Type: Equal Payments (Sliding Amortization Schedule)
- Due: On each Pay Date

Closed End Secured (Motor Vehicle)

- Terms: 13 Monthly Payments
- Interest Rates:
 - Annual Percentage Rates range from 75% to a maximum of 740%
- Payment Type: Equal Payments (Sliding Amortization Schedule)
- Due: Monthly

Additional Fees

- NSF Fee: \$25
- Attorney's fees and court costs, as permitted by law, and in amounts assessed
- Convenience Fee - debit card payments are subject to a \$3.00 flat fee per transaction

How we calculate interest on ALL LOANS:

To compute interest, we first multiply the Daily Rate by the outstanding unpaid principal balance. This gives us a daily interest charge. We then multiply the daily interest charge by the number of days the unpaid principal balance is outstanding. Interest accrues from the Disbursement Date to the date your loan is paid in-full. There are no late charges on your loan, but your interest continues to grow at the daily rate stated above. After 30 days of delinquency, we stop any further interest charges.

By signing below, you acknowledge that you received a copy of this itemized schedule of charges at time of application.

Customer Signature : _____ Print Name : _____ Date: _____