

# Installment Loans

## Fee Schedule Example 140-Day Installment Loan

Installment Loan payable in 10 installments due every 14 days

Amount Financed	Payment Amount 1-9	Final Payment	Finance Charge	APR
Option 1: Repayment in cash or electronic debit <sup>A</sup>				
\$200.00	\$47.70	\$47.81	\$277.11	520.00%
500.00	119.26	119.32	692.66	520.01%
1,000.00	238.52	238.61	1,385.29	520.00%
Option 2: Repayment in cash only <sup>B</sup>				
\$200.00	\$64.69	\$64.73	\$446.94	779.98%
500.00	161.73	161.82	1,117.39	780.00%
1,000.00	323.46	323.61	2,234.75	780.00%

## Fee Schedule Example 210-Day Installment Loan

Installment Loan payable in 7 installments due every 30 days

Amount Financed	Payment Amount 1-6	Final Payment	Finance Charge	APR
Option 1: Repayment in cash or electronic debit <sup>C</sup>				
\$200.00	\$76.38	\$76.28	\$334.56	401.50%
500.00	190.94	190.88	836.52	401.50%
1,000.00	381.88	381.80	1,673.08	401.50%
Option 2: Repayment in cash only <sup>D</sup>				
\$200.00	\$84.91	\$84.84	\$394.30	462.32%
500.00	212.27	212.29	985.91	462.33%
1,000.00	424.54	424.56	1,971.80	462.33%

Actual terms, including maximum loan amount, may vary by applicant. Complete disclosures of annual percentage rate (APR), fees, and payment are provided with each loan. (A) Example of loan terms: The Annual Percentage Rate (APR) for a \$500.00 140-Day Installment Loan with automatic debit authorization is 520.01%. The loan consists of 9 payments of \$119.26 and final payment of \$119.32 due at maturity. (B) Example of loan terms: The Annual Percentage Rate (APR) for a \$500.00 140-Day Installment Loan with no debit authorization is 780.00%. The loan consists of 9 payments of \$161.73 and a final payment of \$161.82 due at maturity. (C) Example of loan terms: The Annual Percentage Rate (APR) for a \$500.00 210-Day Installment Loan with automatic debit authorization is 401.50%. The loan consists of 6 payments of \$190.94 and final payment of \$190.88 due at maturity. (D) Example of loan terms: The Annual Percentage Rate (APR) for a \$500.00 210-Day Installment Loan with no debit authorization is 462.33%. The loan consists of 6 payments of \$212.27 and a final payment of \$212.29 due at maturity. Examples assume no odd days.