

Title Loans & Installment Title Loans

Fee Schedule Example 30-Day Title Loan

Amount Financed	Payment Amount	Total Finance Charge	APR
Vehicles 12 years old or newer ^A			
\$206.00	\$257.50	\$51.50	304.17%
506.00	632.50	126.50	304.17%
1,006.00	1,257.50	251.50	304.17%
Vehicles older than 12 years ^B			
\$206.00	\$267.80	\$61.80	365.00%
506.00	657.80	151.80	365.00%
1,006.00	1,307.80	301.80	365.00%

Fee Schedule Example 360-Day Installment Title Loan

Amount Financed	Payment Amount 1-11	Final Payment	Total Finance Charge	APR
Vehicles 12 years old or newer ^C				
\$206.00	\$55.30	\$55.28	\$457.58	304.16%
506.00	135.83	136.09	1,124.22	304.17%
1,006.00	270.06	269.99	2,234.65	304.17%
Vehicles older than 12 years ^D				
\$206.00	\$64.57	\$64.66	\$568.93	365.00%
506.00	158.61	158.47	1,397.18	365.00%
1,006.00	315.33	315.59	2,778.22	365.00%

Actual terms, including maximum loan amount, may vary by applicant. The amount financed assumes the maximum lien fee of \$6.00 being paid from the proceeds to record a lien on the title. Complete disclosures of annual percentage rate (APR), fees, and payment terms are provided with each loan. (A) Example of loan terms: The APR for a \$506.00 30-Day Title Loan on a vehicle 12 years old or newer is 304.17%. The loan consists of 1 payment of \$632.50 due at maturity. (B) Example of loan terms: The APR for a \$506.00 30-Day Title Loan on a vehicle older than 12 years is 365.00%. The loan consists of 1 payment of \$657.80 due at maturity. (C) Example of loan terms: The APR for a \$506.00 360-Day Installment Title Loan on a vehicle 12 years old or newer is 304.17%. The loan consists of 11 payments of \$135.83 due every 30 days and a final payment of \$136.09 due at maturity. (D) Example of loan terms: The APR for a \$506.00 360-Day Installment Title Loan on a vehicle older than 12 years is 365.00%. The loan consists of 11 payments of \$158.61 due every 30 days and a final payment of \$158.47 due at maturity. Examples assume no odd days.

If you have a complaint, you may contact the Compliance Department at (877) 271-4547.