

# 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	519.99%
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	779.97%
500.00	161.73	161.82	1,117.39	780.00%
1,000.00	323.46	323.57	2,234.71	780.00%

## Fee Schedule Example 217-Day Installment Loan

Installment Loan payable in 7 installments due every 31 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	388.55%
500.00	190.94	190.88	836.52	388.55%
1,000.00	381.88	381.80	1,673.08	388.55%
Option 2: Repayment in cash only <sup>D</sup>				
\$200.00	\$84.91	\$84.84	\$394.30	447.41%
500.00	212.27	212.29	985.91	447.42%
1,000.00	424.54	424.56	1,971.80	447.42%

Actual terms, including maximum loan amount, may vary by applicant. Complete disclosures of annual percentage rate (APR), fees, and payment terms 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 a 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 \$500.00 217-Day Installment Loan with automatic debit authorization is 388.55%. The loan consists of 6 payments of \$190.94 and a final payment of \$190.88 due at maturity. (D) Example of loan terms: The Annual Percentage Rate (APR) for a \$500.00 217-Day Installment Loan with no debit authorization is 447.42%. The loan consists of 6 payments of \$212.27 and a final payment of \$212.29 due at maturity. Examples assume no odd days.