



FINANCE CHARGE SCHEDULE FOR SINGLE-PAYMENT LOANS
("PAYDAY LOANS" OR "DEFERRED DEPOSIT LOANS")

DAYS IN LOAN TERM	ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate</small>	AMOUNT FINANCED <small>The amount we pay to you or on your behalf</small>										
		\$50	\$100	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$1,000
		FINANCE CHARGE <small>The dollar amount the credit will cost you</small>										
5	1,825.00%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
6	1,520.83%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
7	1,303.57%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
8	1,140.63%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
9	1,013.89%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
10	912.50%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
11	829.55%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
12	760.42%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
13	701.92%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
14	651.79%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
15	608.33%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
16	570.31%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
17	536.76%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
18	506.94%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
19	480.26%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
20	456.25%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
21	434.52%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
22	414.77%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
23	396.74%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
24	380.21%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
25	365.00%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
26	350.96%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
27	337.96%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
28	325.89%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
29	314.66%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
30	304.17%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
31	294.35%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
32	285.16%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
33	276.52%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
34	268.38%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
35	260.71%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
36	253.47%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
37	246.62%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
38	240.13%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
39	233.97%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
40	228.13%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00

REGISTERING A COMPLAINT ABOUT CREDITNINJA

For complaints about your Utah payday loan, please contact CreditNinja at phone number 855-646-5201 (855-NINJA01). For Utah residents, you may also contact the Utah Department of Financial Institutions at phone number (801) 538-8830 if you have attempted in good faith to reach an amicable solution to your complaint and have been unable to do so. For customers residing in states other than Utah, you may contact the regulatory agency of the state in which you reside.

DETERMINING CREDITNINJA'S STATES OF OPERATION

To determine whether CreditNinja offers loans to residents of your state, go to the CreditNinja home page (www.creditninja.com) and click the State Licenses and Disclosures footer. We operate in the states listed on the drop-down menu. By selecting your home state from the drop-down menu, you can see the loan product(s) available to residents of your state. We offer multiple-installment closed-end loans ("installment loans") and single-installment loans ("payday loans" or "deferred deposit / deferred presentment transactions"). But we do not offer the same loan products in all states in which we operate. Please review all website and loan disclosures carefully to determine the loan product(s) available to residents of your state.

UNDERSTANDING THE COST OF AN ONLINE LOAN

A payday loan's finance charge varies directly with the amount of the loan and does not vary based on the length of the loan term. Thus, as illustrated in the finance charge schedule above, a payday loan's finance charge ranges from \$25 (for a \$100 loan) to \$250 (for a \$1,000 loan) – regardless of the length of the loan term. A payday loan's Annual Percentage Rate varies inversely with the length of the loan term and does not vary based on the amount of the loan. Thus, as illustrated in the finance charge schedule above, a payday loan's APR ranges from 1,825.00% (for a 5-day loan) to 228.13% (for a 40-day loan) – regardless of the amount of the loan.

PREPAYING A PAYDAY LOAN

To determine how to prepay a payday loan and whether you are entitled to a rebate of the finance charge upon such prepayment, refer to the Loan Agreement that you review and sign in connection with the payday loan.

REFINANCING A PAYDAY LOAN

A Utah resident may refinance a payday loan, but the aggregate term of the original payday loan and all refinances of that loan may not exceed 10 weeks.