

## FEE SCHEDULE AND DISCLOSURES

**Schedule of All Fees.** Schedule of all fees to be charged for services performed by the credit access business in connection with multi-payment payday loans as applicable in the following examples:

### Multi-Payment Payday Loan (“Installment Loan”)

Amount Financed	CAB Fee (145% of Amount Financed)	Lender Interest Rate*	Finance Charge (Interest & CAB Fees)	Annual Percentage Rate (APR)*	Additional Fees Charged at Loan Inception	Standard Loan Term	Number of Payments	Payment Amount	Total of Payments
\$ 500	\$ 725.00	10.00%	<b>\$ 755.79</b>	<b>470.12%</b>	\$0	168 days	12 bi-weekly payments	Regular \$104.65, Final \$104.64	\$1,255.79
\$ 750	\$1,087.50	10.00%	<b>\$1,183.72</b>	<b>470.14%</b>	\$0	168 days	12 bi-weekly payments	Regular \$156.98, Final \$156.94	\$1,883.72
\$1,000	\$1,450.00	10.00%	<b>\$1,511.62</b>	<b>470.13%</b>	\$0	168 days	12 bi-weekly payments	Regular \$209.30, Final \$209.32	\$2,511.62
\$1,250	\$1,812.50	10.00%	<b>\$1,889.54</b>	<b>470.14%</b>	\$0	168 days	12 bi-weekly payments	Regular \$261.63, Final \$261.61	\$3,139.54
\$1,500	\$2,175.00	10.00%	<b>\$2,267.47</b>	<b>470.14%</b>	\$0	168 days	12 bi-weekly payments	Regular \$313.96, Final \$313.91	\$3,767.47

\* The Lender Interest and APR calculations are based on a loan with a 168-day term and a bi-weekly schedule. The amount of Lender Interest and the APR may be different if your loan term is not 168 days or your payment schedule is not bi-weekly. The Lender Interest and APR of your loan will be disclosed in the federal Truth-In-Lending Statement contained in your contract.

#### Other Fees

Non-Sufficient Funds (NSF) Fee: \$30.00.

Late Fee: Greater of 5% of late payment or \$7.50 if late payment remains due over 10 days from due date.

#### Office of Consumer Credit Commissioner

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

#### Consumer Notice

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.