



# Rate Disclosure

Loan Amounts: \$100 to \$1000



## For Receipt of Wages through Direct Deposit

**Term of Loan ..... 7 to 37 Days**  
**Number of Payments ..... 1**  
**Returned Item Fee ..... \$15.00**

Disclosure:  
 Loan amount of \$100, term 14 days, finance charge of \$22, annual percentage rate is 573.5714%, single payment of \$122.00

Loan amount of \$100, term 28 days, finance charge of \$44, annual percentage rate is 573.5714%, single payment of \$144.00.

Loan Amount	Fees for Loans 23 Days or Less	Fees for Loans Over 23 Days	Loan Amount	Fees for Loans 23 Days or Less	Fees for Loans Over 23 Days	Loan Amount	Fees for Loans 23 Days or Less	Fees for Loans Over 23 Days
\$ 100	22.00	44.00	310	68.20	136.40	550	121.00	242.00
110	24.20	48.40	320	70.40	140.80	575	126.50	253.00
120	26.40	52.80	330	72.60	145.20	600	132.00	264.00
130	28.60	57.20	340	74.80	149.60	625	137.50	275.00
140	30.80	61.60	350	77.00	154.00	650	143.00	286.00
150	33.00	66.00	360	79.20	158.40	675	148.50	297.00
160	35.20	70.40	370	81.40	162.80	700	154.00	308.00
170	37.40	74.80	380	83.60	167.20	725	159.50	319.00
180	39.60	79.20	390	85.80	171.60	750	165.00	330.00
190	41.80	83.60	400	88.00	176.00	775	170.50	341.00
200	44.00	88.00	410	90.20	180.40	800	176.00	352.00
210	46.20	92.40	420	92.40	184.80	825	181.50	363.00
220	48.40	96.80	430	94.60	189.20	850	187.00	374.00
230	50.60	101.20	440	96.80	193.60	875	192.50	385.00
240	52.80	105.60	450	99.00	198.00	900	198.00	396.00
250	55.00	110.00	460	101.20	202.40	925	203.50	407.00
260	57.20	114.40	470	103.40	206.80	950	209.00	418.00
270	59.40	118.80	480	105.60	211.20	975	214.50	429.00
280	61.60	123.20	490	107.80	215.60	1000	220.00	440.00
290	63.80	127.60	500	110.00	220.00			
300	66.00	132.00	525	115.50	231.00			

## For Receipt of Wages through Paper Check

**Term of Loan ..... 7 to 37 Days**  
**Number of Payments ..... 1**  
**Returned Item Fee ..... \$15.00**

Disclosure:  
 Loan amount of \$100, term 14 days, finance charge of \$24, annual percentage rate is 625.7143%, single payment of \$124.00

Loan amount of \$100, term 28 days, finance charge of \$48, annual percentage rate is 625.7143%, single payment of \$148.00.

Loan Amount	Fees for Loans 23 Days or Less	Fees for Loans Over 23 Days	Loan Amount	Fees for Loans 23 Days or Less	Fees for Loans Over 23 Days	Loan Amount	Fees for Loans 23 Days or Less	Fees for Loans Over 23 Days
\$ 100	24.00	48.00	310	74.40	148.80	550	132.00	264.00
110	26.40	52.80	320	76.80	153.60	575	138.00	276.00
120	28.80	57.60	330	79.20	158.40	600	144.00	288.00
130	31.20	62.40	340	81.60	163.20	625	150.00	300.00
140	33.60	67.20	350	84.00	168.00	650	156.00	312.00
150	36.00	72.00	360	86.40	172.80	675	162.00	324.00
160	38.40	76.80	370	88.80	177.60	700	168.00	336.00
170	40.80	81.60	380	91.20	182.40	725	174.00	348.00
180	43.20	86.40	390	93.60	187.20	750	180.00	360.00
190	45.60	91.20	400	96.00	192.00	775	186.00	372.00
200	48.00	96.00	410	98.40	196.80	800	192.00	384.00
210	50.40	100.80	420	100.80	201.60	825	198.00	396.00
220	52.80	105.60	430	103.20	206.40	850	204.00	408.00
230	55.20	110.40	440	105.60	211.20	875	210.00	420.00
240	57.60	115.20	450	108.00	216.00	900	216.00	432.00
250	60.00	120.00	460	110.40	220.80	925	222.00	444.00
260	62.40	124.80	470	112.80	225.60	950	228.00	456.00
270	64.80	129.60	480	115.20	230.40	975	234.00	468.00
280	67.20	134.40	490	117.60	235.20	1000	240.00	480.00
290	69.60	139.20	500	120.00	240.00			
300	72.00	144.00	525	126.00	252.00			



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**BEST PRACTICES**

# Full Rate Disclosure

For a Loan of 14 Days with Receipt of Wages through Direct Deposit

<b>Loan Amount</b>	<b>Fee Amount</b>	<b>Total Payments</b>	<b>Annual Percentage Rate</b>
\$100	\$22	\$122	573.5714%
\$200	\$44	\$244	573.5714%
\$300	\$66	\$366	573.5714%
\$400	\$88	\$488	573.5714%
\$500	\$110	\$610	573.5714%
\$600	\$132	\$732	573.5714%
\$700	\$154	\$854	573.5714%
\$800	\$176	\$976	573.5714%
\$900	\$198	\$1,098	573.5714%
\$1000	\$220	\$1,220	573.5714%