

# Installment Cash Advance Loans

## Fee Schedule Example 168-Day Installment Loan

Installment Loan payable in 12 installments due every 14 days

Advance Amount	Payment Amount 1-11	Final Payment	Lender Interest	Standard CAB Fee	Total Finance Charge	APR
Option 1: Auto Pay Enabled <sup>A</sup>						
\$200.00	\$48.99	\$49.03	\$6.32	\$381.60	\$387.92	580.06%
\$500.00	\$122.48	\$122.58	\$15.86	\$954.00	\$969.86	580.09%
\$1,000.00	\$244.98	\$245.02	\$31.80	\$1,908.00	\$1,939.80	580.14%
Option 2: Non-Auto Pay						
\$200.00	\$66.05	\$52.62	\$6.77	\$572.40	\$579.17	825.20%
\$500.00	\$165.15	\$131.37	\$17.02	\$1,431.00	\$1,448.02	825.33%
\$1,000.00	\$330.31	\$262.68	\$34.09	\$2,862.00	\$2,896.09	825.35%

## Fee Schedule Example 180-Day Installment Loan

Installment Loan payable in 6 installments due monthly

Advance Amount	Payment Amount 1-5	Final Payment	Lender Interest	Standard CAB Fee	Total Finance Charge	APR
Option 1: Auto Pay Enabled <sup>B</sup>						
\$200.00	\$74.38	\$74.24	\$8.14	\$238.00	\$246.14	351.24%
\$500.00	\$185.96	\$185.61	\$20.41	\$595.00	\$615.41	351.27%
\$1,000.00	\$371.93	\$371.21	\$40.86	\$1,190.00	\$1,230.86	351.28%
Option 2: Non-Auto Pay						
\$200.00	\$96.64	\$82.97	\$9.17	\$357.00	\$366.17	506.27%
\$500.00	\$241.62	\$207.37	\$22.97	\$892.50	\$915.47	506.31%
\$1,000.00	\$483.24	\$414.75	\$45.95	\$1,785.00	\$1,830.95	506.31%

Loans offered by third party lenders (Lender). Actual terms, including maximum loan amount, may vary by applicant. The lender requires certain supporting documentation with each new applicant. A \$30.00 fee will be charged for any check, ACH authorization, or other payment device returned unpaid or not honored. A late fee of \$7.50 or 5% of the scheduled payment amount (whichever is greater), may be charged if you do not pay all of a payment within 10 days of the date on which it is due. Complete disclosures of annual percentage rate (APR), fees, and payment terms are provided with each loan and are available from the lender.

(A) Example of loan terms: The APR for a \$500.00 168-Day Installment Loan with debit authorization is 580.09%. The loan consists of 11 payments of \$122.48 due every two weeks and a final payment of \$122.58 due at maturity. The Finance Charge reflects the Standard CAB fee of \$954.00. Example assumes no odd days.

(B) Example of loan terms: The APR for a \$500 180-Day Installment Loan with debit authorization is 351.27%. The loan consists of 5 payments of \$185.96 due monthly and a final payment of \$185.61 due at maturity. The Finance Charge reflects the Standard CAB fee of \$595.00. 180-Day Installment Loan example reflects a final period of 27 days.