



Fee Schedule

Schedule of All Fees. Schedule of all fees to be charged for services performed by the credit access business in connection with deferred presentment transactions and motor vehicle title loans, as applicable in the following examples:

Payday Loan – Single Payment

| AMOUNT FINANCED | STANDARD FEE RATE | INTEREST RATE | FINANCE CHARGE (INTEREST & FEES) | ANNUAL PERCENTAGE RATE (APR) | ADDITIONAL FEES CHARGED AT LOAN INCEPTION | STANDARD LOAN TERM | NUMBER OF PAYMENTS | PAYMENT AMOUNT | TOTAL OF PAYMENTS |
|-----------------|-------------------|---------------|----------------------------------|------------------------------|---|--------------------|--------------------|----------------|-------------------|
| \$ 200.00 | \$ 50.00 | 10% | \$ 50.76 | 661.69% | \$ 00.00 | 14 | 1 | \$ 250.76 | \$ 250.76 |
| \$ 300.00 | \$ 75.00 | 10% | \$ 76.15 | 661.78% | \$ 00.00 | 14 | 1 | \$ 376.15 | \$ 376.15 |
| \$ 500.00 | \$ 125.00 | 10% | \$ 126.91 | 661.75% | \$ 00.00 | 14 | 1 | \$ 626.91 | \$ 626.91 |

Auto Title Loan – Single Payment

| AMOUNT FINANCED | STANDARD FEE RATE | INTEREST RATE | FINANCE CHARGE (INTEREST & FEES) | ANNUAL PERCENTAGE RATE (APR) | ADDITIONAL FEES CHARGED AT LOAN INCEPTION (LIEN FEE) | STANDARD LOAN TERM | NUMBER OF PAYMENTS | PAYMENT AMOUNT | TOTAL OF PAYMENTS |
|-----------------|-------------------|---------------|----------------------------------|------------------------------|--|--------------------|--------------------|----------------|-------------------|
| \$ 333.00 | \$ 83.25 | 10% | \$ 85.98 | 314.15% | \$ 33.00 | 30 | 1 | \$ 418.98 | \$ 418.98 |
| \$ 533.00 | \$ 133.25 | 10% | \$ 137.63 | 314.17% | \$ 33.00 | 30 | 1 | \$ 670.63 | \$ 670.63 |
| \$ 1033.00 | \$ 258.25 | 10% | \$ 266.74 | 314.17% | \$ 33.00 | 30 | 1 | \$ 1299.74 | \$ 1299.74 |

Payday Loan – Multi-Payment

| AMOUNT FINANCED | STANDARD FEE RATE | INTEREST RATE | FINANCE CHARGE (INTEREST & FEES) | ANNUAL PERCENTAGE RATE (APR) | ADDITIONAL FEES CHARGED AT LOAN INCEPTION | STANDARD LOAN TERM | NUMBER OF PAYMENTS | PAYMENT AMOUNT* | TOTAL OF PAYMENTS |
|-----------------|-------------------|---------------|----------------------------------|------------------------------|---|--------------------|--------------------|-----------------|-------------------|
| \$ 300.00 | \$ 597.63 | 10% | \$ 603.03 | 713.39% | \$ 00.00 | 140 | 10 | \$ 90.31 | \$ 903.03 |
| \$ 400.00 | \$ 796.72 | 10% | \$ 803.94 | 713.41% | \$ 00.00 | 140 | 10 | \$ 120.42 | \$ 1203.94 |
| \$ 500.00 | \$ 996.06 | 10% | \$ 1005.08 | 713.41% | \$ 00.00 | 140 | 10 | \$ 150.52 | \$ 1505.08 |

*Final Payment Amount may vary; see contract for details

Other Fees For Loans:

Returned Item Fee: \$30.00

Late Fee: Greater of 5% of Payment or \$7.50

If you default, you may incur charges, costs, fees and expenses, including all collection costs and reasonable attorneys' fees incurred or paid in exercising any right, power or remedy related to nonpayment. For Auto Title Loans, you may incur charges for repossession or sale of the vehicle.

Office of Consumer Credit Commissioner: This business is licensed and examined by the State of Texas - Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538-1579, consumer.complaints@occc.state.tx.us, www.occc.state.tx.us.

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 or auto title 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.