

FEE SCHEDULE AS OF 1/1/20

For Loans with a Bona Fide Principal Amount under \$10,000**

Interest Rates	<p><i>Loans less than \$2,500:</i> Charges will be assessed at the following rates:</p> <ul style="list-style-type: none"> • 2 ½ % per month on that part of the unpaid principal balance of any loan up to, including, but not in excess of \$225.00; • 2 % per month on that part of the unpaid principal balance in excess of \$225.00 up to, including, but not in excess of \$900.00; • 1 ½ % per month on that part of the unpaid principal balance in excess of \$900.00 up to, including, but not in excess of \$1,650.00; and • 1 % per month on any remainder of such unpaid balance of \$1,650.00 up to \$2499.99 <p>OR</p> <ul style="list-style-type: none"> • 1.6% per month on the unpaid principal balance. <p><i>Loans of \$2,500 or more:</i> Charges vary on each loan but will not exceed 36.00%</p>
Administrative Fee	<p><i>Loans of \$1.00 - \$2,500.00:</i> Charge will be 5% of the principal amount of the loan or \$50, whichever is less.</p> <p><i>Loans of \$2,500.01 - \$4,999.99:</i> \$75</p> <p><i>Loans of \$5,000.00 or more:</i> As agreed.</p> <p><i>All Loans under \$5,000:</i> No administrative fee will be charged in connection with a refinanced loan unless at least one year has elapsed since the borrower entered into the loan that is being refinanced.</p>
Late Charges	<p>If we do not receive a full monthly payment due within 15 days following its due date, we will charge a late charge equal to:</p> <p><i>Loans less than \$5,000:</i> \$15</p> <p><i>Loans of \$5,000.00 or more:</i> 8% of the monthly payment</p>
Bad Check Charge	\$15.00
Prepayment	Your loan is referred to as an Interest Bearing (simple interest) Loan. If you prepay your loan early you will not have to pay a penalty and you will not be entitled to a refund of part of the Administrative/Loan Origination Fee (Prepaid Finance Charge).
Post-Default Interest	If you fail to pay your loan, we can, at our discretion, declare you in default. If we declare you in default and your loan obligation remains unpaid after 30 days, we can then also charge you interest monthly, calculated on a daily (per diem) basis at the contract rate stated in your loan disclosure.

**The bona fide principal amount is the sum of the “Amount Given to ME Directly” plus the “Amount Paid on My Account with You” plus the “Amount Paid to Creditors” as set forth in the Itemization of Amount Financed in the Loan Agreement. All amounts referenced in the schedule are based upon “bona fide loan amounts”.