

Texas Fee Schedule

Installment Loans

Contained within are examples of three common loan amounts offered to our customers. Please note, this page is designed to give an estimate of how an Installment Loan may be structured, along with CAB Fees and any other permissible fees and charges. Exact Fees and APRs can be obtained by applying for an Installment Loan and reviewing your Agreements.

Fee Schedule for \$100.00 Loan with 154 Day Term

Your Credit Access Business ("CAB") Fee will be \$220.00. You will also be charged interest by your lender of 10.00% APR on the loan principal and CAB Fee. If you are in default 10 days after a payment due date, we will charge a late fee of 5.00% of the outstanding balance or \$7.50, whichever is greater. Late Fees will only be charged once per missed payment. If there are insufficient funds on deposit in your bank account to effect a payment on the payment date, the lender will assess you a \$30.00 NSF Charge. NSF Fees will only be charged once per loan.

Fee Schedule

Loan Term	Loan Amount	CAB Fee	Lender Interest*	Total Payment (if paid on due date)	APR*
154 Days	\$100.00	\$220.00	\$7.42	\$327.42	721.73%

Late Fees

Late Fee (if payment is 10 days late)	NSF Charge
\$7.50	\$30.00

*The CAB Fee, Lender Interest and APR Calculations are based on transactions with a 154-Day term and bi-weekly schedule. The amount of Lender Interest you pay and the APR may be different if your transaction term is not 154 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. An example of a Truth-In-Lending Disclosure is below:

Annual Percentage Rate	Finance Charge	Amount Financed	CAB Fee	Total of Payments	Total Number of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you on your behalf	The dollar amount of the CAB Fee	The amount you will have paid after you have made all payments as scheduled	The number of individual payments you will have made until your loan is repaid in full
721.73%	\$227.42	\$100.00	\$220.00	\$327.42	11

Payment Schedule

Payment #	Payment Amount	CAB Fee Waived
1	\$29.77	\$191.46
2	\$29.77	\$162.82
3	\$29.77	\$134.06
4	\$29.77	\$105.19
5	\$29.77	\$76.21
6	\$29.77	\$47.12
7	\$29.77	\$29.42
8	\$29.77	\$16.65
9	\$29.77	\$7.48
10	\$29.77	\$1.94
11	\$29.77	\$0.00

Fee Schedule for \$160.00 Loan with 140 Day Term

Your Credit Access Business ("CAB") Fee will be \$160.00. You will also be charged interest by your lender of 10.00% APR on the loan principal and CAB Fee. If you are in default 10 days after a payment due date, we will charge a late fee of 5.00% of the outstanding balance or \$7.50, whichever is greater. Late Fees will only be charged once per missed payment. If there are insufficient funds on deposit in your bank account to effect a payment on the payment date, the lender will assess you a \$30.00 NSF Charge. NSF Fees will only be charged once per loan.

Fee Schedule

Loan Term	Loan Amount	CAB Fee	Lender Interest*	Total Payment (if paid on due date)	APR*
140 Days	\$160.00	\$160.00	\$7.40	\$327.40	392.10%

Late Fees

Late Fee (if payment is 10 days late)	NSF Charge
\$7.50	\$30.00

*The CAB Fee, Lender Interest and APR Calculations are based on transactions with a 140-Day term and bi-weekly schedule. The amount of Lender Interest you pay and the APR may be different if your transaction term is not 140 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. An example of a Truth-In-Lending Disclosure is below:

Annual Percentage Rate	Finance Charge	Amount Financed	CAB Fee	Total of Payments	Total Number of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you on your behalf	The dollar amount of the CAB Fee	The amount you will have paid after you have made all payments as scheduled	The number of individual payments you will have made until your loan is repaid in full
392.10%	\$167.40	\$160.00	\$160.00	\$327.40	5

Payment Schedule

Payment #	Payment Amount	CAB Fee Waived
1	\$65.48	\$113.82
2	\$65.48	\$51.23
3	\$65.48	\$26.80
4	\$65.48	\$5.69
5	\$65.48	\$0.00

Fee Schedule for \$500.00 Loan with 154 Day Term

Your Credit Access Business ("CAB") Fee will be \$1,100.00. You will also be charged interest by your lender of 10.00% APR on the loan principal and CAB Fee. If you are in default 10 days after a payment due date, we will charge a late fee of 5.00% of the outstanding balance or \$7.50, whichever is greater. Late Fees will only be charged once per missed payment. If there are insufficient funds on deposit in your bank account to effect a payment on the payment date, the lender will assess you a \$30.00 NSF Charge. NSF Fees will only be charged once per loan.

Fee Schedule

Loan Term	Loan Amount	CAB Fee	Lender Interest*	Total Payment (if paid on due date)	APR*
154 Days	\$500.00	\$1,100.00	\$37.05	\$1,637.05	721.54%

Late Fees

Late Fee (if payment is 10 days late)	NSF Charge
\$7.50	\$30.00

*The CAB Fee, Lender Interest and APR Calculations are based on transactions with a 154-Day term and bi-weekly schedule. The amount of Lender Interest you pay and the APR may be different if your transaction term is not 154 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. An example of a Truth-In-Lending Disclosure is below:

Annual Percentage Rate	Finance Charge	Amount Financed	CAB Fee	Total of Payments	Total Number of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you on your behalf	The dollar amount of the CAB Fee	The amount you will have paid after you have made all payments as scheduled	The number of individual payments you will have made until your loan is repaid in full
721.54%	\$1,137.05	\$500.00	\$1,100.00	\$1,637.05	11

Payment Schedule

Payment #	Payment Amount	CAB Fee Waived
1	\$148.82	\$957.31
2	\$148.82	\$814.08
3	\$148.82	\$670.30
4	\$148.82	\$525.96
5	\$148.82	\$381.08
6	\$148.82	\$235.63
7	\$148.82	\$147.10
8	\$148.82	\$83.23
9	\$148.82	\$37.42
10	\$148.82	\$9.68
11	\$148.82	\$0.00