



Delaware Internet Installment Loan Fee Schedule

Term is substantially equal payments up to 180 days and varies based on pay date. Amounts range from \$100 to \$2,000 in \$25 increments. Annual Percentage Rate (APR) varies based on loan term. Examples below assume a monthly pay schedule without odd days.

With Recurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank account.

Advance Amount	Payments 1 - 4	Payment 5	Interest	Total Amount	Annual Percentage Rate (APR) (assumes a 5-month term)
\$400.00	\$173.94	\$173.49	\$469.25	\$869.25	396.53%
\$600.00	\$260.92	\$260.17	\$703.85	\$1,303.85	396.53%
\$1,100.00	\$478.34	\$477.12	\$1,290.48	\$2,390.48	396.54%

Without Recurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank account.

Advance Amount	Payments 1 - 4	Payment 5	Interest	Total Amount	Annual Percentage Rate (APR) (assumes a 5-month term)
\$400.00	\$187.62	\$187.02	\$537.50	\$937.50	447.23%
\$600.00	\$281.43	\$280.56	\$806.28	\$1,406.28	447.24%
\$1,100.00	\$515.97	\$514.25	\$1,478.13	\$2,578.13	447.24%

The information above is based upon the customer paying on time. For example, other fees the customer may have to pay include a late fee of 5% of the unpaid portion of the payment, if a payment is late, and a dishonored item charge up to the lesser of \$25 or the maximum allowed by law, if an ACH debit is not paid by the customer's bank. Before entering into a transaction, the customer should read the disclosure statements and contract that are provided to the customer by ACE.



Delaware Internet Installment Loan Fee Schedule

Term is substantially equal payments up to 180 days and varies based on pay date. Amounts range from \$100 to \$2,000 in \$25 increments. Annual Percentage Rate (APR) varies based on loan term. Examples below assume a bi-weekly pay schedule without odd days.

With Recurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank account.

Advance Amount	Payments 1 - 4	Payment 5	Interest	Total Amount	Annual Percentage Rate (APR) (assumes a 70-day term)
\$400.00	\$120.19	\$120.14	\$200.90	\$600.90	397.87%
\$600.00	\$180.28	\$180.24	\$301.36	\$901.36	397.87%
\$1,100.00	\$330.52	\$330.43	\$552.51	\$1,652.51	397.88%

Without Recurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank account.

Advance Amount	Payments 1 - 4	Payment 5	Interest	Total Amount	Annual Percentage Rate (APR) (assumes a 70-day term)
\$400.00	\$125.67	\$125.59	\$228.27	\$628.27	447.72%
\$600.00	\$188.50	\$188.44	\$342.44	\$942.44	447.74%
\$1,100.00	\$345.58	\$345.52	\$627.84	\$1,727.84	447.75%

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