

## Ohio Installment Loan Fees and Examples

License # ST.760164.000

Term varies based on pay date. Amounts range from \$100 to \$1,000 in \$10 increments. Annual Percentage Rate (APR) may vary based on loan term and amount borrowed.

Examples below assume a bi-weekly pay schedule without odd days.

The finance charge includes a Monthly Maintenance Fee (the lesser of 10% of the amount financed or \$30), Periodic Interest Rate (not to exceed 28% per annum), and an Origination Fee (2% of the amount financed when the amount financed is \$500 or greater).

Loan Amount	Components of the Finance Charge			Total Finance Charge	Payments 1-12	Payments 13	Total of Payments	APR (assumes a 182-day term)*
	Origination Fee	Monthly Maintenance Fee	Interest					
\$100.00	N/A	\$50.81	\$7.70	\$58.51	\$12.19	\$12.23	\$158.51	190.70%
\$500.00	\$10.00	\$182.00	\$38.50	\$230.50	\$56.19	\$56.22	\$730.50	153.73%
\$1,000.00	\$20.00	\$182.00	\$77.00	\$279.00	\$98.38	\$98.44	\$1,279.00	96.61%

\*The APR calculation is based on a transaction with a 182-day term and the consumer paying on time. The APR may be different if the transaction term is not 182 days. The APR for your transaction will be disclosed in the Federal Truth-In-Lending Act Disclosures contained in your contract. Other fees that may be charged include a dishonored item charge of \$20 if a check, negotiable order of withdrawal, share draft, or other negotiable instrument is returned. Before entering into a transaction, you should read the disclosure statements and contracts that are provided to you for more information.

Examples below assume a monthly pay schedule without odd days.

The finance charge includes a Monthly Maintenance Fee (the lesser of 10% of the amount financed or \$30), Periodic Interest Rate (not to exceed 28% per annum), and an Origination Fee (2% of the amount financed when the amount financed is \$500 or greater).

Loan Amount	Components of the Finance Charge			Total Finance Charge	Payment 1-5	Payment 6	Total of Payments	APR (assumes a 180-day term)*
	Origination Fee	Monthly Maintenance Fee	Interest					
\$100.00	N/A	\$50.00	\$8.32	\$58.32	\$26.39	\$26.37	\$158.32	179.39%
\$500.00	\$10.00	\$180.00	\$41.62	\$231.62	\$121.94	\$121.92	\$731.62	145.13%
\$1,000.00	\$20.00	\$180.00	\$83.24	\$283.24	\$213.87	\$213.89	\$1,283.24	91.52%

\*The APR calculation is based on a transaction with a 180-day term and the consumer paying on time. The APR may be different if the transaction term is not 180 days. The APR for your transaction will be disclosed in the Federal Truth-In-Lending Act Disclosures contained in your contract. Other fees that may be charged include a dishonored item charge of \$20 if a check, negotiable order of withdrawal, share draft, or other negotiable instrument is returned. Before entering into a transaction, you should read the disclosure statements and contracts that are provided to you for more information.