



Installment Loan Fees and Examples

Term is up to 180-days based on five substantially equal payments tied to pay dates.

Amounts from \$100 to \$2,000 in \$25 increments.

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

With Reoccurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank or debit account, the interest rate is 399%.

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 Reoccurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank or debit account, the interest rate is 499%.

Advance Amount	Payments 1 - 4	Payment 5	Lender Interest	Total Amount	Annual Percentage Rate (APR) (assumes a 70 day term)
\$400.00	\$131.23	\$131.18	\$256.10	\$656.10	497.58%
\$600.00	\$196.85	\$196.74	\$384.14	\$984.14	497.58%
\$1,100.00	\$360.88	\$360.83	\$704.35	\$1,804.35	497.61%



Term is up to 180-days based on five substantially equal payments tied to pay dates.

Amounts from \$100 to \$2,000 in \$25 increments.

Examples below assume a monthly pay schedule without odd days.

With Reoccurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank or debit account, the interest rate is 399%.

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 Reoccurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank or debit account, the interest rate is 499%.

Advance Amount	Payments 1 - 4	Payment 5	Interest	Total Amount	Annual Percentage Rate (APR) (assumes a 5 month term)
\$400.00	\$200.98	\$200.12	\$604.04	\$1,004.04	495.75%
\$600.00	\$301.47	\$300.21	\$906.09	\$1,506.09	495.76%
\$1,100.00	\$552.70	\$550.40	\$1,661.20	\$2,761.20	495.76%