



Missouri Internet Installment Loan Fee Schedule

Term is at least 120 days and varies based on pay date. Amounts range from \$100 to \$2,500 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.

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-5	Payment 6	Total of Payments	Number of Payments
\$100.00	\$134.22	377.95%	\$39.06	\$38.92	\$234.22	6
\$200.00	\$268.55	377.97%	\$78.11	\$78.00	\$468.55	6
\$500.00	\$671.30	377.98%	\$195.29	\$194.85	\$1,171.30	6
\$1,000.00	\$1,342.69	377.99%	\$390.58	\$389.79	\$2,342.69	6
\$1,500.00	\$2,014.12	377.99%	\$585.87	\$584.77	\$3,514.12	6
\$2,000.00	\$2,685.54	377.99%	\$781.15	\$779.79	\$4,685.54	6
\$2,500.00	\$3,356.89	377.99%	\$976.44	\$974.69	\$5,856.89	6

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

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-5	Payment 6	Total of Payments	Number of Payments
\$100.00	\$154.66	427.70%	\$42.47	\$42.31	\$254.66	6
\$200.00	\$309.44	427.76%	\$84.94	\$84.74	\$509.44	6
\$500.00	\$773.54	427.76%	\$212.36	\$211.74	\$1,273.54	6
\$1,000.00	\$1,547.15	427.77%	\$424.72	\$423.55	\$2,547.15	6
\$1,500.00	\$2,320.83	427.77%	\$637.07	\$635.48	\$3,820.83	6
\$2,000.00	\$3,094.42	427.77%	\$849.43	\$847.27	\$5,094.42	6
\$2,500.00	\$3,868.10	427.77%	\$1,061.78	\$1,059.20	\$6,368.10	6

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 or \$15, whichever is greater, but not more than \$50, if a payment is at least 15 days late, and a dishonored item charge in the amount our bank charges us plus a handling fee of \$15 if a debit is not paid by the customer's bank. Payments of \$25 or less may include a late fee of no more than \$5 if the payment is at least 15 days late. Before entering into a transaction, the customer should read the disclosure statements and contract that are provided to the customer by ACE.



Missouri Internet Installment Loan Fee Schedule

Term is at least 120 days and varies based on pay date. Amounts range from \$100 to \$2,500 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.

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-12	Payment 13	Total of Payments	Number of Payments
\$100.00	\$127.87	377.76%	\$17.54	\$17.39	\$227.87	13
\$200.00	\$255.76	377.87%	\$35.09	\$34.68	\$455.76	13
\$500.00	\$639.98	377.92%	\$87.71	\$87.46	\$1,139.98	13
\$1,000.00	\$1,280.10	377.94%	\$175.42	\$175.06	\$2,280.10	13
\$1,500.00	\$1,920.29	377.95%	\$263.13	\$262.73	\$3,420.29	13
\$2,000.00	\$2,560.56	377.95%	\$350.83	\$350.60	\$4,560.56	13
\$2,500.00	\$3,200.75	377.95%	\$438.54	\$438.27	\$5,700.75	13

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

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-12	Payment 13	Total of Payments	Number of Payments
\$100.00	\$147.99	427.68%	\$19.09	\$18.91	\$247.99	13
\$200.00	\$296.14	427.75%	\$38.18	\$37.98	\$496.14	13
\$500.00	\$740.56	427.78%	\$95.45	\$95.16	\$1,240.56	13
\$1,000.00	\$1,481.36	427.80%	\$190.90	\$190.56	\$2,481.36	13
\$1,500.00	\$2,222.20	427.81%	\$286.35	\$286.00	\$3,722.20	13
\$2,000.00	\$2,962.97	427.81%	\$381.80	\$381.37	\$4,962.97	13
\$2,500.00	\$3,703.64	427.81%	\$477.25	\$476.64	\$6,203.64	13

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 or \$15, whichever is greater, but not more than \$50, if a payment is at least 15 days late, and a dishonored item charge in the amount our bank charges us plus a handling fee of \$15 if a debit is not paid by the customer's bank. Payments of \$25 or less may include a late fee of no more than \$5 if the payment is at least 15 days late. Before entering into a transaction, the customer should read the disclosure statements and contract that are provided to the customer by ACE.