Third-Party loan fees and examples: Term is up to 180 days based on twelve substantially equal payments tied to pay dates. Amounts from $100 to $2,000 in $25 increments. Examples below assume a bi-weekly payment schedule without odd days.

With Recurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank account. The CSO fee is $168 per $100 borrowed.*

Loan Amount	Payments 1 - 11	Payment 12	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 168-day term)
$400.00	$90.85	$82.41	$9.76	$672.00	$681.76	$672.00	$409.76	$1,081.76	524.11%
$600.00	$136.28	$123.57	$14.65	$1,008.00	$1,022.65	$1,008.00	$614.65	$1,622.65	524.13%
$1,100.00	$249.85	$226.58	$26.93	$1,848.00	$1,874.93	$1,848.00	$1,126.93	$2,974.93	524.14%

Without Recurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank account. The CSO fee is $186 per $100 borrowed.*

Loan Amount	Payments 1-11	Payment 12	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 168-day term)
$400.00	$96.85	$88.41	$9.76	$744.00	$753.76	$744.00	$409.76	$1,153.76	570.08%
$600.00	$145.28	$132.57	$14.65	$1,116.00	$1,130.65	$1,116.00	$614.65	$1,730.65	570.10%
$1,100.00	$266.35	$243.08	$26.93	$2,046.00	$2,072.93	$2,046.00	$1,126.93	$3,172.93	570.11%

CSO fee discounts may be available for existing customers with good repayment history. Restrictions may apply.

ACE Credit Access LLC is a credit services organization and credit access business and is not the lender. All loans are made by an unaffiliated third-party lender. The information above is based upon the customer paying on time. For example, other fees that a customer might be required to pay include a late charge of 5% of the payment amount or $7.50 (whichever amount is greater), if any payment is more than 10 days late, and a dishonored item charge of $30.00 for any return check, electronic payment or other payment device. Before entering into a transaction, the customer should read the disclosure statements and contract that are provided to you by ACE and lender for more information.

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone (800) 538-1579. Fax (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

Third-Party 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 monthly payment schedule without odd days.

With Recurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank account. The CSO fee is $157.50 per $100 borrowed.*

Loan Amount	–Payments 1 - 4	Payment 5	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 5-month term)
$400.00	**$209.27**	**$202.70**	**$9.78**	**$630.00**	**$639.78**	**$630.00**	**$409.78**	**$1,039.78**	**523.75%**
$600.00	**$313.90**	**$304.09**	**$14.69**	**$945.00**	**$959.69**	**$945.00**	**$614.69**	**$1,559.69**	**523.75%**
$1,100.00	**$575.49**	**$557.47**	**$26.93**	**$1,732.50**	**$1,759.43**	**$1,732.50**	**$1,126.93**	**$2,859.43**	**523.75%**

Without Recurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank account. The CSO fee is $172.50 per $100 borrowed.*

Loan Amount	–Payments 1 – 4	Payment 5	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			AnnualPercentage Rate (APR) (assumes a 5-month term)
$400.00	**$221.27**	**$214.77**	**$9.85**	**$690.00**	**$699.85**	**$690.00**	**$409.85**	**$1,099.85**	**566.43%**
$600.00	**$331.90**	**$322.19**	**$14.79**	**$1,035.00**	**$1,049.79**	**$1,035.00**	**$614.79**	**$1,649.79**	**566.43%**
$1,100.00	**$608.49**	**$590.66**	**$27.12**	**$1,897.50**	**$1,924.62**	**$1,897.50**	**$1,127.12**	**$3,024.62**	**566.43%**

CSO fee discounts may be available for existing customers with good repayment history. Restrictions may apply.

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