Installment Loan Fees and Examples

Third-party loan fees and examples: Term is either approximately 364 or 546 days, based on 26 or 39 substantially equal payments tied to biweekly pay dates. Amounts range from $1,025 to $3,500 in $25 increments. Examples below assume a 26-payment biweekly payment schedule without odd days.

The CSO fee ranges from $260 to $364 per $100 borrowed.*

Loan Amount	Payments 1 - 25	Payment 26	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 364-day term)
$1,100.00	$198.52	$198.44	$57.44	$4,004.00	$4,061.44	$4,004.00	$1,157.44	$5,161.44	462.58%
$2,300.00	$369.09	$368.95	$120.20	$7,176.00	$7,296.20	$7,176.00	$2,420.20	$9,596.20	407.87%
$3,500.00	$491.66	$491.56	$183.06	$9,100.00	$9,283.06	$9,100.00	$3,683.06	$12,783.06	351.74%

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

ACE Credit Services, LLC (“ACE”) is a credit services organization 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. There are situations where additional fees may apply. For example, other fees that a customer may 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 an installment loan is not intended to meet long-term financial needs. An installment loan should only be used to meet immediate short-term cash needs.

If a complaint or question cannot be resolved by contacting the business, consumers can contact the Texas Attorney General using the following information: Consumer Protection Line – 1-800-621-0508; Website – www.texasattorneygeneral.gov; Mailing address – Office of the Attorney General, Consumer Protection Division, PO Box 12548, Austin, TX 78711-2548.

Installment Loan Fees and Examples

Third-party loan fees and examples: Term is either approximately 365 or 548 days, based on 12 or 18 substantially equal payments tied to monthly pay dates. Amounts range from $1,025 to $3,500 in $25 increments. Examples below assume a 12-payment monthly payment schedule without odd days.

The CSO fee ranges from $240 to $378 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 365-day term)
$1,100.00	$443.27	$ 442.06	$60.03	$4,158.00	$4,218.03	$4,158.00	$1,160.03	$5,318.03	474.69%
$2,300.00	$708.35	$705.72	$125.57	$6,072.00	$6,197.57	$6,072.00	$2,425.57	$8,497.57	352.78%
$3,500.00	$1,007.93	$1,003.91	$191.14	$8,400.00	$8,591.14	$8,400.00	$3,691.14	$12,091.14	326.27%

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