

## **Installment Loan Fees and Examples**

- Acquisition Fee is 10% of the loan amount
- Monthly Installment Account Handling Charge is:
  - \$12.50 per month for loan amounts of \$100 \$300
  - \$15.00 per month for loan amounts of \$310 \$500
  - \$17.50 per month for loan amounts of \$510 \$750
  - \$20.00 per month for loan amounts of \$760 \$1,000
- 155-day term, fully amortized in 5 substantially equal payments
- Amounts from \$100 to \$1,000 in \$10 increments
- Annual Percentage Rate (APR) varies based on loan term and amount

Loan Amount	Acquisition Fee	Monthly Installment Account Handling Charge	Finance Charge*	Total of Payments	5 Equal Installments**	APR
\$100.00	\$10.00	\$62.50	\$72.50	\$172.50	\$34.50	252.32%
\$200.00	\$20.00	\$62.50	\$82.50	\$282.50	\$56.50	149.94%
\$300.00	\$30.00	\$62.50	\$92.50	\$392.50	\$78.50	113.99%
\$400.00	\$40.00	\$75.00	\$115.00	\$515.00	\$103.00	106.67%
\$500.00	\$50.00	\$75.00	\$125.00	\$625.00	\$125.00	93.36%
\$750.00	\$75.00	\$87.50	\$162.50	\$912.50	\$182.50	81.41%
\$1,000.00	\$100.00	\$100.00	\$200.00	\$1,200.00	\$240.00	75.38%

ALTHOUGH STATE LAW PERMITS RENEWALS, Populus Financial Group, Inc. d/b/a ACE Cash Express. DOES NOT OFFER RENEWALS. BORROWERS MAY BE ABLE TO OBTAIN RENEWALS FROM OTHER LENDERS.

<sup>\*</sup>Total of Acquisition Fee and Monthly Installment Account Handling Charge.

<sup>\*\*</sup>Installments due every 31 days.