Oklahoma Unsecured Installment Loan Fee Schedule and Examples

- Amounts vary from $\$ 50$ to $\$ 700$ in $\$ 10$ increments
- The finance charge varies based on the amount borrowed
- Annual Percentage Rate (APR) varies based on loan term and amount borrowed
- Loan term varies from 2 to 5 months based upon amount borrowed
- Payments are due monthly

| Loan <br> Amount | Finance <br> Charge | Annual <br> Percentage <br> Rate (APR) | Monthly <br> Payment <br> Amount | Number of <br> Payments | Total of <br> Payments | Loan <br> Term |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\$ 50.00$ | $\$ 11.0^{\star}$ | $175.23 \%$ | $\$ 30.60$ | 2 | $\$ 61.20$ | 2 months |
| $\$ 100.00$ | $\$ 28.62^{\star}$ | $222.66 \%$ | $\$ 64.31$ | 2 | $\$ 128.62$ | 2 months |
| $\$ 180.00$ | $\$ 49.04^{*}$ | $212.21 \%$ | $\$ 114.52$ | 2 | $\$ 229.04$ | 2 months |
| $\$ 200.00$ | $\$ 57.26^{* *}$ | $222.73 \%$ | $\$ 128.63$ | 2 | $\$ 257.26$ | 2 months |
| $\$ 300.00$ | $\$ 95.22^{* *}$ | $181.91 \%$ | $\$ 131.74$ | 3 | $\$ 395.22$ | 3 months |
| $\$ 400.00$ | $\$ 126.96^{* *}$ | $144.20 \%$ | $\$ 131.74$ | 4 | $\$ 526.96$ | 4 months |
| $\$ 500.00$ | $\$ 149.36^{* *}$ | $136.10 \%$ | $\$ 162.34$ | 4 | $\$ 649.36$ | 4 months |
| $\$ 600.00$ | $\$ 184.20^{* *}$ | $115.72 \%$ | $\$ 156.84$ | 5 | $\$ 784.20$ | 5 months |
| $\$ 700.00$ | $\$ 209.75^{* *}$ | $113.09 \%$ | $\$ 181.95$ | 5 | $\$ 909.75$ | 5 months |

* Includes charges pursuant to 14A O.S. §3-508B(1)(a).
**Includes IAHC and/or ACQ charges pursuant to 14A O.S. §3-508B(1)(b)-(e).

