

Texas CSO Flex Loan

Third-Party CSO Flex Loan Fees and Examples

- Loan term varies from 364 days to 548 days based on pay date
- Amounts vary from \$2,010 to \$3,500 in \$10 increments
- Annual Percentage Rate (APR) varies based on loan term and amount borrowed

The chart below shows loan amounts, fees, and APR based on a loan term of 364 days with bi-weekly payments without odd days. The CSO fee is \$4.95 per payment for each \$100 originally borrowed. (Total of \$128.70 per \$100 borrowed over the entire loan)

Loan Amount	Payment 1-25	Payment 26	Lender Interest (9.95% per annum)	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes 364-day term)
\$2,300.00	\$206.94	\$206.99	\$120.39	\$2,960.10	\$3,080.49	\$2,960.10	\$2,420.39	\$5,380.49	199.81%
\$2,900.00	\$260.93	\$260.83	\$151.78	\$3,732.30	\$3,884.08	\$3,732.30	\$3,051.78	\$6,784.08	199.81%
\$3,400.00	\$305.91	\$306.00	\$177.95	\$4,375.80	\$4,553.75	\$4,375.80	\$3,577.95	\$7,953.75	199.81%

The chart below shows loan amounts, fees, and APR based on a loan term of 12 months with monthly payments without odd days. The CSO fee is \$10.95 per payment for each \$100 originally borrowed. (Total of \$131.40 per \$100 borrowed over the entire loan)

Loan Amount	Payment 1- 11	Payment 12	Lender Interest (9.95% per annum)	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes 12-month term)
\$2,300.00	\$453.86	\$455.54	\$125.80	\$3,022.20	\$3,148.00	\$3,022.20	\$2,425.80	\$5,448.00	199.38%
\$2,900.00	\$572.25	\$574.65	\$158.80	\$3,810.60	\$3,969.40	\$3,810.60	\$3,058.80	\$6,869.40	199.38%
\$3,400.00	\$670.92	\$673.60	\$186.12	\$4,467.60	\$4,653.72	\$4,467.60	\$3,586.12	\$8,053.72	199.38%

ACE Credit Services, LLC 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 with no other circumstances that might result in additional fees. However, there are situations where additional fees could apply. For example, other fees that a customer might have to pay include a late charge of the greater of 5% of the payment amount or \$7.50 if the customer is in default for 10 or more days, or a dishonored item charge of \$30.00 if an electronic payment is not paid by the customer's bank.

Before entering into a transaction, you should read the disclosure statements and contract that are provided to you for more information.

An advance of money obtained through a short-term flex loan is not intended to meet long-term financial needs. A short-term flex 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.