

Credit Services and Third-Party Loan Fees and Examples

Credit services organization charges Credit Services Fee of up to 36% of the loan amount borrowed.

Lender charges interest of 25% per annum plus a credit investigation fee of \$10 for new loans (no credit investigation fee is charged for refinanced loans).

Loan term is 8-days to 35-days based on pay date (amounts in table below assume a 14-day term).
Loan amounts vary from \$200 to \$1250 in \$25 increments.

APR (Annual Percentage Rate) varies based on loan term and loan funding date. The APR's stated below are based on an estimate that loan funds will be credited to your bank account by third-party lender within one (1) day from the date you electronically sign transaction agreements. Actual funding dates may vary.

| Loan Amount | Lender Interest | Lender Credit Investigation Fee | CSO Fee | Total Finance Charge | Total Amount Due | | | APR (Assumes 14-day term) |
|-------------|-----------------|---------------------------------|----------|----------------------|------------------|------------|------------|---------------------------|
| | | | | | To CSO | To Lender | Total | |
| \$200 | \$1.92 | \$10 | \$18.69 | \$30.61 | \$18.69 | \$211.92 | \$230.61 | 399.00% |
| \$300 | \$2.88 | \$10 | \$33.04 | \$45.91 | \$33.04 | \$312.88 | \$345.91 | 399.00% |
| \$400 | \$3.84 | \$10 | \$47.38 | \$61.22 | \$47.38 | \$413.84 | \$461.22 | 399.00% |
| \$500 | \$4.79 | \$10 | \$61.73 | \$76.52 | \$61.73 | \$514.79 | \$576.52 | 399.00% |
| \$600 | \$5.75 | \$10 | \$76.07 | \$91.82 | \$76.07 | \$615.75 | \$691.82 | 399.00% |
| \$700 | \$6.71 | \$10 | \$90.42 | \$107.13 | \$90.42 | \$716.71 | \$807.13 | 399.00% |
| \$800 | \$7.67 | \$10 | \$104.76 | \$122.43 | \$104.76 | \$817.67 | \$922.43 | 399.00% |
| \$900 | \$8.63 | \$10 | \$119.11 | \$137.74 | \$119.11 | \$918.63 | \$1,037.74 | 399.00% |
| \$1000 | \$9.59 | \$10 | \$133.45 | \$153.04 | \$133.45 | \$1,019.59 | \$1,153.04 | 399.00% |
| \$1100 | \$10.55 | \$10 | \$147.80 | \$168.35 | \$147.80 | \$1,120.55 | \$1,268.35 | 399.00% |
| \$1200 | \$11.51 | \$10 | \$162.14 | \$183.65 | \$162.14 | \$1,221.51 | \$1,383.65 | 399.00% |
| \$1250 | \$11.99 | \$10 | \$169.32 | \$191.30 | \$169.32 | \$1,271.99 | \$1,441.30 | 399.00% |

FSH Credit Services LLC d/b/a ACE Cash Express is a credit services organization and is not the lender. All loans are made by an unaffiliated third-party lender.

The examples above are based upon the customer paying on time. For example, other fees that a customer may have to pay include a late charge equal to the greater of 5% of the Total Amount Due or \$15.00 if the customer fails to pay the loan in full within 10 days after the due date, and a dishonored item charge of \$20 if an ACH debit is dishonored by the customer's bank.

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