



### Missouri Internet Installment Loan Fee Schedule

Term is at least 120 days and varies based on pay date. Amounts range from \$100 to \$2,000 in \$25 increments. Annual Percentage Rate (APR) varies based on loan term. Examples below assume a monthly pay schedule.

With Recurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank account.

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-5	Payment 6	Total of Payments	Number of Payments
\$100.00	\$133.97	381.94%	\$39.01	\$38.92	\$233.97	6
\$200.00	\$267.95	381.94%	\$78.02	\$77.85	\$467.95	6
\$500.00	\$669.89	381.95%	\$195.05	\$194.64	\$1,169.89	6
\$1,000.00	\$1,339.82	381.95%	\$390.10	\$389.32	\$2,339.82	6
\$1,500.00	\$2,009.79	381.95%	\$585.15	\$584.04	\$3,509.79	6
\$2,000.00	\$2,679.72	381.95%	\$780.20	\$778.72	\$4,679.72	6

Without Recurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank account.

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-5	Payment 6	Total of Payments	Number of Payments
\$100.00	\$171.95	475.01%	\$45.35	\$45.20	\$271.95	6
\$200.00	\$344.09	475.05%	\$90.69	\$90.64	\$544.09	6
\$500.00	\$860.30	475.08%	\$226.73	\$226.65	\$1,360.30	6
\$1,000.00	\$1,720.69	475.08%	\$453.46	\$453.39	\$2,720.69	6
\$1,500.00	\$2,581.12	475.09%	\$680.19	\$680.17	\$4,081.12	6
\$2,000.00	\$3,441.41	475.09%	\$906.93	\$906.76	\$5,441.41	6

The information above is based upon the customer paying on time. For example, other fees the customer may have to pay include a late fee of 5% of the unpaid portion of the payment or \$15, whichever is greater, but not more than \$50, if a payment is at least 15 days late, and a dishonored item charge in the amount our bank charges us plus a handling fee of \$15 if an ACH debit is not paid by the customer's bank. Before entering into a transaction, the customer should read the disclosure statements and contract that are provided to the customer by ACE.



### Missouri Internet Installment Loan Fee Schedule

**Term is at least 120 days and varies based on pay date. Amounts range from \$100 to \$2,000 in \$25 increments. Annual Percentage Rate (APR) varies based on loan term. Examples below assume a bi-weekly pay schedule without odd days.**

With Recurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank account.

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-12	Payment 13	Total of Payments	Number of Payments
\$100.00	\$127.87	377.76%	\$17.54	\$17.39	\$227.87	13
\$200.00	\$255.76	377.87%	\$35.09	\$34.68	\$455.76	13
\$500.00	\$639.98	377.92%	\$87.71	\$87.46	\$1,139.98	13
\$1,000.00	\$1,280.10	377.94%	\$175.42	\$175.06	\$2,280.10	13
\$1,500.00	\$1,920.29	377.95%	\$263.13	\$262.73	\$3,420.29	13
\$2,000.00	\$2,560.56	377.95%	\$350.83	\$350.60	\$4,560.56	13

Without Recurring Payment Authorization – customers who do not allow ACE to automatically submit electronic payments to their bank account.

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-12	Payment 13	Total of Payments	Number of Payments
\$100.00	\$168.65	477.52%	\$20.68	\$20.49	\$268.65	13
\$200.00	\$337.21	477.59%	\$41.37	\$40.77	\$537.21	13
\$500.00	\$843.90	477.65%	\$103.41	\$102.98	\$1,343.90	13
\$1,000.00	\$1,688.31	477.67%	\$206.81	\$206.59	\$2,688.31	13
\$1,500.00	\$2,532.39	477.67%	\$310.22	\$309.75	\$4,032.39	13
\$2,000.00	\$3,376.77	477.67%	\$413.62	\$413.33	\$5,376.77	13

The information above is based upon the customer paying on time. For example, other fees the customer may have to pay include a late fee of 5% of the unpaid portion of the payment or \$15, whichever is greater, but not more than \$50, if a payment is at least 15 days late, and a dishonored item charge in the amount our bank charges us plus a handling fee of \$15 if an ACH debit is not paid by the customer's bank. Before entering into a transaction, the customer should read the disclosure statements and contract that are provided to the customer by ACE.