



## SCHEDULE OF FINANCE CHARGES FOR SECONDARY MOTOR VEHICLE INSTALLMENT LOANS

Loan term varies from 365 days to 403 days based on pay date. Loan amounts vary from \$100 to \$2,500 in \$10 increments. Annual Percentage Rate (APR) varies based on loan term and amount borrowed.

*The chart below shows the loan amounts, fees and APR based on twenty-six payments assuming a bi-weekly pay schedule without odd days.*

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-25	Payment 26	Total of payments	Number of Payments
\$500.00	\$681.59	202.80%	\$45.45	\$45.34	\$1,181.59	26
\$800.00	\$939.14	178.88%	\$66.91	\$66.39	\$1,739.14	26
\$1,500.00	\$1,761.57	178.89%	\$125.45	\$125.32	\$3,261.57	26
\$2,000.00	\$2,329.51	178.41%	\$167.26	\$148.01	\$4,329.51	26

*The chart below shows the loan amounts, fees and APR based on twelve payments assuming a monthly pay schedule without odd days.*

Loan Amount	Finance Charge	Annual Percentage Rate (APR)	Payments 1-11	Payment 12	Total of payments	Number of Payments
\$500.00	\$695.00	202.57%	\$99.85	\$96.65	\$1,195.00	12
\$800.00	\$960.61	178.67%	\$147.01	\$143.50	\$1,760.61	12
\$1,500.00	\$1,800.96	178.67%	\$275.66	\$268.70	\$3,300.96	12
\$2,000.00	\$2,401.27	178.67%	\$367.55	\$358.22	\$4,401.27	12

The information above is based upon the customer paying on time. For example, other fees the customer may have to pay include a late charge of 5% of the unpaid portion of the payment if more than ten days late. Before entering into a transaction, the customer should read the contract that is provided to the customer by ACE.