



**Payday Single Payment Loan  
Third-Party Loan Fees and Examples**

Loan term varies from 9 days to 35 days based on pay date  
 Amounts vary from \$200 to \$1,500 in \$25 increments  
 The CSO fee is \$25 per \$100 borrowed\*  
 Annual Percentage Rate (APR) varies based on loan term and amount borrowed

*The chart below shows the fees and APR based on a loan term of 14 days*

Loan Amount	Lender Interest (10% per annum)	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes 14-day term)
\$200	\$0.76	\$50	\$50.76	\$50	\$200.76	\$250.76	661.69%
\$300	\$1.14	\$75	\$76.14	\$75	\$301.14	\$376.14	661.69%
\$400	\$1.52	\$100	\$101.52	\$100	\$401.52	\$501.52	661.69%
\$500	\$1.90	\$125	\$126.90	\$125	\$501.90	\$626.90	661.69%
\$1,000	\$3.81	\$250	\$253.81	\$250	\$1,003.81	\$1,253.81	661.71%
\$1,500	\$5.72	\$375	\$380.72	\$375	\$1,505.72	\$1,880.72	661.72%

*\*CSO fee discounts may be available (i) for customers providing ACH authorization in connection with their transaction, (ii) for existing customers with good repayment history, and/or (iii) based on borrower's pay frequency. Restrictions apply.*

ACE Credit Access LLC is a credit services organization and credit access business 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. For example, other fees that a customer might be required to pay include a late charge of 5% of the payment amount or \$7.50 (whichever amount is greater), if any payment is more than 10 days late, and a dishonored item charge of \$30.00 for any return check, electronic payment or other payment device.

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

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

If you are unable to pay your loan in full on the due date, you are eligible for a payment plan once in any twelve (12) month period. You must request this payment plan on the day before the loan is due. Ask your store associate for details.

This business is licensed and examined by the State of Texas – Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, 1-800-538-1579, [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us), [www.occc.state.tx.us](http://www.occc.state.tx.us).



**Third-Party loan fees and examples: Term is up to 180-days based on eight substantially equal payments tied to pay dates. Amounts from \$200 to \$2,000 in \$25 increments. 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 or debit card account. The CSO fee is \$96 per \$100 borrowed.

Loan Amount	Payments 1 - 7	Payment 8	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 112-day)
\$400.00	\$99.52	\$94.15	\$6.79	\$384.00	\$390.79	\$384.00	\$406.79	\$790.79	477.19%
\$600.00	\$149.28	\$141.23	\$10.19	\$576.00	\$586.19	\$576.00	\$610.19	\$1,186.19	477.19%
\$1,100.00	\$273.69	\$258.90	\$18.73	\$1,056.00	\$1,074.73	\$1,056.00	\$1,118.73	\$2,174.73	477.21%

Without Recurring Payment Authorization - customers who do not allow ACE to automatically submit electronic payments to their bank or debit card account. The CSO fee is \$200 per \$100 borrowed.

Loan Amount	Payments 1 - 7	Payment 8	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 112-day)
\$400.00	\$151.52	\$146.15	\$6.79	\$800.00	\$806.79	\$800.00	\$406.79	\$1,206.79	890.38%
\$600.00	\$227.28	\$219.23	\$10.19	\$1,200.00	\$1,210.19	\$1,200.00	\$610.19	\$1,810.19	890.38%
\$1,100.00	\$416.69	\$401.90	\$18.73	\$2,200.00	\$2,218.73	\$2,200.00	\$1,118.73	\$3,318.73	890.40%

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**Third-Party loan fees and examples: Term is up to 180-days based on five substantially equal payments tied to pay dates. Amounts from \$200 to \$2,000 in \$25 increments. Examples below assume a monthly pay schedule without odd days.**

With Recurring Payment Authorization – customers who allow ACE to automatically submit electronic payments to their bank or debit card account. The CSO fee is \$100 per \$100 borrowed.

Loan Amount	Payments 1 - 4	Payment 5	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 5 month term)
\$400.00	\$163.27	\$156.76	\$9.84	\$400.00	\$409.84	\$400.00	\$409.84	\$809.84	353.54%
\$600.00	\$244.90	\$235.18	\$14.78	\$600.00	\$614.78	\$600.00	\$614.78	\$1,214.78	353.54%
\$1,100.00	\$448.99	\$431.14	\$27.10	\$1,100.00	\$1,127.10	\$1,100.00	\$1,127.10	\$2,227.10	353.54%

Without Recurring Payment Authorization - customers who do not allow ACE to automatically submit electronic payments to their bank or debit card account. The CSO fee is \$125 per \$100 borrowed.

Loan Amount	Payments 1 - 4	Payment 5	Lender Interest	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes a 5 month term)
\$400.00	\$183.27	\$176.76	\$9.84	\$500.00	\$509.84	\$500.00	\$409.84	\$909.84	429.04%
\$600.00	\$274.90	\$265.18	\$14.78	\$750.00	\$764.78	\$750.00	\$614.78	\$1,364.78	429.04%
\$1,100.00	\$503.99	\$486.14	\$27.10	\$1,375.00	\$1,402.10	\$1,375.00	\$1,127.10	\$2,502.10	429.05%

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