

Schedule of Fees and Rates

Payday Loans

For each payday loan we charge a fee of \$20.00 for every \$100.00 borrowed.

Examples of typical transactions:

<u>Loan Amount</u>	<u>Term</u>	<u>Fee</u>	<u>APR</u>
\$100.00	14 days	\$20.00	521.43%
\$400.00	14 days	\$80.00	521.43%
\$100.00	21 days	\$20.00	347.62%
\$400.00	21 days	\$80.00	347.62%

A PAYDAY LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS.