

## SINGLE PAYMENT PAYDAY LOAN – SCHEDULE OF FEES

**STANDARD CREDIT**

**ACCESS BUSINESS FEE:** Range from 10% to 30% of the Amount Advanced to Borrower

**STANDARD TERM:** Range from 1 to 31 Days

**DELINQUENT PAYMENT CHARGE:** In the event that a payment has not been made in full within ten (10) days of the due date of the payment, the Lender may apply a delinquency charge to Borrower’s account in an amount not to exceed the greater of \$7.50 or five percent (5%) of the amount of the payment(s) remaining unpaid.

**DISHONORED INSTRUMENT FEE:** \$30.00 for each check, ACH debit, electronic check, or similar payment device Customer gives to CAB as a payment under this Disclosure Agreement that is returned to CAB as unpaid.

**EXAMPLES OF TYPICAL LOAN AMOUNTS AND FEES ON 14 DAY PAYDAY LOANS:**

Amount to Borrower	CAB Fee	Interest (9.9%)	Amount Financed	Finance Charge	Total of Payments	APR	Term
\$200.00	\$30.00	\$0.87	\$200.00	\$30.87	\$230.87	402.41%	14 days
\$300.00	\$45.00	\$1.31	\$300.00	\$46.31	\$346.31	402.46%	14 days
\$500.00	\$75.00	\$2.18	\$500.00	\$77.18	\$577.18	402.44%	14 days

**EXAMPLES OF TYPICAL LOAN AMOUNTS AND FEES ON 30 DAY PAYDAY LOANS:**

Amount to Borrower	CAB Fee	Interest (9.9%)	Amount Financed	Finance Charge	Total of Payments	APR	Term
\$200.00	\$60.00	\$2.12	\$200.00	\$62.12	\$262.12	377.90%	30 days
\$300.00	\$90.00	\$3.17	\$300.00	\$93.17	\$393.17	377.86%	30 days
\$500.00	\$150.00	\$5.29	\$500.00	\$155.29	\$655.29	377.87%	30 days

**NOTICE:** 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.