

FEE SCHEDULE AND DISCLOSURES

Schedule of All Fees. Schedule of all fees to be charged for services performed by the credit access business in connection with multi-payment payday loans as applicable in the following examples:

Multi-Payment Payday Loan ("Installment Loan")

Amount Financed	CAB Fee (615%)	Lender Interest Rate (10%)*	Finance Charge (Interest & CAB Fees)	Annual Percentage Rate (APR)*	Additional Fees Charged at Loan Inception	Loan Term	Number of Payments	Payment Amount	Total of Payments
\$300	\$254	\$4	\$258	623.3%	0	88 days	7	\$80	\$558
\$500	\$916	\$15	\$931	623.3%	0	172 days	13	\$110	\$1,431
\$1000	\$1,831	\$30	\$1,861	623.3%	0	172 days	13	\$220	\$2,861

* The Lender Interest and APR calculations are based on a loan with a 172-day (88-day) term and a bi-weekly schedule. The amount of Lender Interest and the APR may be different if your loan term is not 172 days (88 days), or your payment schedule is not bi-weekly. The Lender Interest and APR of your loan will be disclosed in the federal Truth-In-Lending Statement contained in your contract.

Other Fees

Non-Sufficient Funds (NSF) Fee: \$30.00. Late Fee: Greater of 5% of late payment or \$7.50 if late payment remains due over 10 days from due date.

Office of Consumer Credit Commissioner

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

Consumer 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 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.