



## Louisiana Payday Loan Fees and Examples

Loan Amount	Finance Charge	Due Amount	APR (based on a 14-day loan term)	APR (based on a 30-day loan term)
\$100	\$30	\$130	782.14%	364.99%
\$200	\$50	\$250	651.78%	304.16%
\$300	\$55	\$355	477.97%	223.05%
\$350	\$55	\$405	409.69%	191.19%

### Loan Approval and Fees

All loans are subject to approval. The finance charge includes:

- A loan fee of 16.75% of the repayment amount, not to exceed \$45.00, and
- A \$10.00 documentation fee.

Loan examples reflect typical offers made to qualified applicants. Other amounts and terms may be available.

Loans may be refinanced up to three times, provided that at least 25% of the principal is paid with each refinance.

If you're unable to make a payment by the due date, you may request an Extended Payment Plan once every twelve months. This request must be made before the payment is due. If your lender refuses to grant the plan after a timely request, contact the Louisiana Office of Financial Institutions at 1-888-525-9414.