



Ohio Installment Loan

Loan Terms and Charges Summary

- **Term:** Based on the borrower's pay date
Loan Amount: \$100 to \$1,000
APR: Varies depending on loan term and amount

Finance Charges Include:

1. **Monthly Maintenance Fee:** Lesser of 10% of the amount financed or \$30
2. **Periodic Interest Rate:** Not exceeding 28% per annum
3. **Origination Fee:** 2% of the amount financed (applicable if \$500 or more is borrowed)

Examples below are based on a standard bi-weekly pay schedule and 3-month repayment term.

Loan Amount	Finance Charge	Payments 1-7	Total Amount Due	APR*
\$500	\$121.71	\$88.82	\$621.71	149.85%
\$700	\$134.39	\$119.20	\$834.39	119.44%
\$1,000	\$153.42	\$164.77	\$1,153.42	96.23%

Examples below are based on a standard monthly pay schedule and 3-month repayment term.

Loan Amount	Finance Charge	Payments 1-3	Total Amount Due	APR*
\$500	\$122.66	\$207.55	\$622.66	141.91%
\$700	\$135.73	\$278.58	\$835.73	112.96%
\$1,000	\$155.32	\$385.11	\$1,155.32	90.98%

*If your transaction term is not 3 months, the APR may vary. The exact APR will be shown in the Truth-In-Lending Disclosures in your contract. A \$20 fee may apply for any returned payments. Please review all disclosure statements and contracts carefully before proceeding.