



Missouri Payday Loan Fee Schedule

Under the Sections 408.500-408.505 of the Revised Statutes of Missouri, the loan term is 14 to 31 days. Amounts range from \$100 to \$500. An Annual Percentage Rate (APR) varies based on loan amount, term, and a borrower's creditworthiness. No total amount of accumulated interest and fees in excess of 75% of the initial loan amount is allowed.

Examples below show APRs, fee structures, and the total cost of the loan for customers who allow 1F Cash Advance to automatically collect payments from a bank account:

Loan Amount	Finance Charge	APR (14-day loan)	APR (31-day loan)	Total Cost	Number of Payments
\$100	\$21.02	547.95%	247.49%	\$121.02	1
\$200	\$42.04	547.95%	247.49%	\$242.04	1
\$300	\$63.06	547.95%	247.49%	\$363.06	1
\$400	\$84.08	547.95%	247.49%	\$484.08	1
\$500	\$105.10	547.95%	247.49%	\$605.10	1