



## Georgia Installment Loan Rates & Fees

Georgia 1F Cash Advance loan agreements are governed by the State of Georgia

### Loan Details

Loan Amount	Repayment Period	Maximum APR*
\$500 - \$5,000	2 - 24 months	10%-36%

### Representative APRs and Finance Charges

Under the Georgia Installment Loan Act, installment loans of up to \$3,000 issued for a period of no more than 36 months come with an APR\* cap of 10%. For larger personal loans, rates can reach 36%. Check out the examples of fees for different loan amounts:

Advanced Amount	APR*	Loan Term (months)	Monthly Payment	Total Cost
\$500	10.00%	3	\$169.45	\$508.36
\$1,000	10.00%	6	\$171.56	\$1,029.37
\$2,000	10.00%	9	\$231.58	\$2,084.26
\$3,000	10.00%	12	\$263.75	\$3,164.97
\$4,000	35.99%	18	\$290.81	\$5,234.66
\$5,000	35.99%	24	\$295.21	\$7,085.05

\*\*Annual Percentage Rate: The APR is the cost of your loan expressed as a yearly rate.

Your monthly payment and the total cost of the loan depends on your loan term and the particular APR, which will be determined after assessing your credit and application details. The

examples above are provided for information purposes only. All calculations are made based on the recent loan offers from 1F Cash Advance.

In addition to the above costs, the licensee may charge and collect from the borrower a late or delinquent charge once for the same default. This charge can be \$10.00 or 5¢ for each \$1.00 of any installment which is not paid within five days from the due date, whichever is greater.

The licensee may contract for, charge, receive, and collect a maintenance charge of \$3.00 for each month in the term of the loan contract on each loan made, whether repayable in one single payment or repayable in weekly, monthly, or other periodic installments.