



South Dakota Payday Loan Fee Disclosure

Under 54-4-44 of S.D. Codified Laws 54-4-36 et seq., no licensee may contract for or receive finance charges pursuant to a loan in excess of an annual rate of 36%, including all charges for any ancillary product or service and any other charge or fee incident to the extension of credit. The finance charge is up to \$1.38 for a \$100 loan for a period of 14 days.

The table above demonstrates illustrative costs of our loans:

Advanced Amount	Finance Charge	Total Cost	APR (14 days)*
\$100	\$1.38	\$101.38	36.00%
\$200	\$2.76	\$202.76	36.00%
\$300	\$4.14	\$304.14	36.00%
\$400	\$5.52	\$405.52	36.00%
\$500	\$6.90	\$506.90	36.00%

***ANNUAL PERCENTAGE RATE:**

The APR is the cost of your loan expressed as a yearly rate. The APR depends on the repayment period. Your particular APR is subject to approval based on your credit.

The finance charge can change if an actual loan term will differ from those provided in the examples.