



Tennessee Payday Loan Fee Schedule

Under the Tenn. Code Ann. 45-17-101 et seq., the maximum fee amount on a deferred presentment services transaction, or payday loan, cannot exceed 15% of the face amount of the check.

Loan Amount	Finance Charge	Total Amount	APR*
\$50	\$8.82	\$58.82	459.90%
\$100	\$17.64	\$117.64	459.90%
\$200	\$35.29	\$235.29	460.03%
\$300	\$52.94	\$352.94	460.07%
\$400	\$70.58	\$470.58	460.03%
\$425	\$75.00	\$500.00	460.08%

**APR (Annual Percentage Rate) assumes 14-day term*

CUSTOMER NOTICE: Loan approval required. Examples shown are for qualified applicants; other terms may apply. Loans may be issued by check.

APR reflects the yearly cost of credit. Although loans are short-term and tied to your pay cycle, the APR shows the annualized rate.

Payday advances usually last 2–4 weeks, but repeated use over months can be costly. Not intended for long-term financial needs.

Contact information

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