

Idaho Installment Loan Fee Schedule

The charts below are examples of the principal and finance charges you will pay for your Idaho installment loan with Cash Factory USA. Please note, the amount and number of payments will vary based on the loan amount, the number of payments, and the term of the loan. The actual finance charge and APR of your loan will be disclosed in the federal Truth-In-Lending Statement contained in your loan agreement.

BORROWERS WITH BI-WEEKLY & WEEKLY PAY PERIODS

| LOAN TERM IN DAYS ¹ | AMOUNT OF LOAN | TYPICAL PAYMENT ² | NUMBER OF PAYMENTS | FINANCE CHARGE | TOTAL OF PAYMENTS | APR |
|--------------------------------|----------------|------------------------------|--------------------|----------------|-------------------|-----------|
| 171 | \$100.00 | \$24.29 | 12 | \$191.32 | \$291.32 | 542.1611% |
| 171 | \$300.00 | \$72.86 | 12 | \$574.15 | \$874.15 | 542.1373% |
| 171 | \$500.00 | \$121.43 | 12 | \$956.98 | \$1,456.98 | 542.1325% |
| 171 | \$1,000.00 | \$242.85 | 12 | \$1,914.29 | \$2,914.29 | 542.1347% |

(1) Sample loan term assumes a 171-day loan term funding on August 20, 2019 with bi-weekly payments commencing on September 6, 2019.

(2) Sample loan repayment schedule includes 12 installments. Payment dates may be adjusted for borrower's convenience. Please note the final installment may be slightly higher or lower.

BORROWERS WITH SEMI-MONTHLY PAY PERIODS

| LOAN TERM IN DAYS ¹ | AMOUNT OF LOAN | TYPICAL PAYMENT ² | NUMBER OF PAYMENTS | FINANCE CHARGE | TOTAL OF PAYMENTS | APR |
|--------------------------------|----------------|------------------------------|--------------------|----------------|-------------------|-----------|
| 179 | \$100.00 | \$23.86 | 12 | \$186.18 | \$286.18 | 545.0284% |
| 179 | \$300.00 | \$71.57 | 12 | \$558.91 | \$858.91 | 545.0307% |
| 179 | \$500.00 | \$119.29 | 12 | \$931.22 | \$1,431.22 | 545.0235% |
| 179 | \$1,000.00 | \$238.57 | 12 | \$1,862.83 | \$2,862.83 | 542.0255% |

(1) Sample loan term assumes a 179-day loan term funding on August 20, 2019 with semi-monthly payments commencing on September 1, 2019.

(2) Sample loan repayment schedule includes 12 installments. Payment dates may be adjusted for borrower's convenience. Please note the final installment may be slightly higher or lower.

BORROWERS WITH MONTHLY PAY PERIODS

| LOAN TERM IN DAYS ¹ | AMOUNT OF LOAN | TYPICAL PAYMENT ² | NUMBER OF PAYMENTS | FINANCE CHARGE | TOTAL OF PAYMENTS | APR |
|--------------------------------|----------------|------------------------------|--------------------|----------------|-------------------|-----------|
| 165 | \$100.00 | \$41.41 | 6 | \$148.35 | \$248.35 | 547.8442% |
| 165 | \$300.00 | \$124.22 | 6 | \$445.25 | \$745.25 | 547.8718% |
| 165 | \$500.00 | \$207.02 | 6 | \$742.17 | \$1,242.17 | 547.8529% |
| 165 | \$1,000.00 | \$414.05 | 6 | \$1,484.26 | \$2,484.26 | 547.8583% |

(1) Sample loan term assumes a 165-day loan term funding on August 20, 2019 with monthly payments commencing on September 1, 2019.

(2) Sample loan repayment schedule includes 6 installments. Payment dates may be adjusted for borrower's convenience. Please note the final installment may be slightly higher or lower.