

Missouri Installment Loan Fee Schedule

The charts below are examples of the principal and finance charges of a Missouri installment loan with Cash Factory USA. The number of days between your funding date and your first payment due date depends on the funding date for your loan and the dates and frequency you receive your income. For borrowers with weekly and bi-weekly pay periods, your payments will be due approximately every two (2) weeks until your loan reaches its maturity date. For borrowers with semi-monthly pay periods, your payments will be due approximately every fifteen (15) days until your loan reaches its maturity date. For borrowers with monthly pay periods, your payment will be due approximately every thirty (30) days after your first payment is due until your loan reaches its maturity date. Please note, the amount and number of payments will also 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	Months	AMOUNT OF LOAN	TYPICAL PAYMENT**	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR**
178	6	\$200.00	\$46.67	13	\$406.73	\$606.73	597.3600%
178	6	\$1000.00	\$218.32	13	\$1,837.83	\$2,873.83	547.4900%
276	9	\$550.00	\$112.52	20	\$1,701.21	\$2,251.21	547.5000%
276	9	\$1,500.00	\$244.44	20	\$3,189.29	\$4,689.29	397.9100%
360	12	\$850.00	\$142.53	26	\$2,856.12	\$3,706.12	447.7700%
360	12	\$1,500.00	\$226.44	26	\$4,387.53	\$5,887.53	397.9100%
458	15	\$1,250.00	\$164.29	33	\$4,169.29	\$5,419.29	348.0400%
458	15	\$1,500.00	\$197.14	33	\$5,005.94	\$6,505.94	348.0400%
542	18	\$1,300.00	\$169.41	39	\$5,310.97	\$6,610.97	348.0400%
542	18	\$1,500.00	\$195.48	39	\$6,120.85	\$7,620.85	348.0400%

** APR and final loan payment may vary based on the actual loan terms.

BORROWERS WITH SEMI-MONTHLY PAY PERIODS

LOAN TERM IN DAYS	Months	AMOUNT OF LOAN	TYPICAL PAYMENT**	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR**
186	6	\$200.00	\$55.20	12	\$459.97	\$659.97	586.6900%
186	6	\$1,000.00	\$256.00	12	\$2,072.06	\$3,072.06	538.6200%
276	9	\$550.00	\$131.78	18	\$1,805.81	\$2,355.81	549.0000%
276	9	\$1,500.00	\$173.05	18	\$3,375.98	\$4,875.98	393.4500%
367	12	\$850.00	\$164.46	24	\$3,058.18	\$3,908.18	440.6600%
367	12	\$1,500.00	\$260.34	24	\$4,697.06	\$6,197.06	392.7300%
459	15	\$1,250.00	\$187.55	30	\$4,319.06	\$5,569.06	343.8700%
459	15	\$1,500.00	\$225.06	30	\$5,182.96	\$6,682.96	343.8700%
551	18	\$1,300.00	\$192.65	36	\$5,528.70	\$6,828.70	342.9700%
551	18	\$1,500.00	\$222.29	36	\$6,378.23	\$7,873.23	342.9700%

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BORROWERS WITH MONTHLY PAY PERIODS

LOAN TERM IN DAYS	Months	AMOUNT OF LOAN	TYPICAL PAYMENT**	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR**
188	6	\$200.00	\$115.37	6	\$492.22	\$692.22	590.7700%
188	6	\$1,000.00	\$536.70	6	\$2,220.40	\$3,220.40	542.7000%

LOAN TERM IN DAYS	Months	AMOUNT OF LOAN	TYPICAL PAYMENT**	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR**
278	9	\$550.00	\$271.56	9	\$1,876.26	\$2,426.26	539.2000%
278	9	\$1,500.00	\$560.32	9	\$3,530.20	\$5,030.20	396.5400%
369	12	\$850.00	\$336.22	12	\$3,155.25	\$4,005.25	441.9400%
369	12	\$1,500.00	\$532.33	12	\$4,846.45	\$6,346.45	394.5100%
461	15	\$1,250.00	\$382.16	15	\$4,445.58	\$5,695.58	345.3600%
461	15	\$1,500.00	\$458.59	15	\$5,335.36	\$6,835.36	345.3600%
553	18	\$1,300.00	\$390.99	18	\$5,694.40	\$6,994.40	343.9100%
553	18	\$1,500.00	\$451.01	18	\$6,569.72	\$8,069.72	343.9100%

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