Utah Installment Loan Fee Schedule

The charts below are examples of the principal and finance charges you will pay for your Utah 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
168	\$100.00	\$23.46	12	\$181.30	\$281.30	548.4995%
168	\$300.00	\$70.37	12	\$544.16	\$844.16	548.4889%
168	\$500.00	\$117.27	12	\$907.31	\$1,407.31	548.4848%
168	\$1,000.00	\$234.55	12	\$1,814.46	\$2,814.46	548.4952%

(1) Sample loan term assumes a 168-day loan term funding on June 17, 2019 with bi-weekly payments commencing on July 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 SEMI-MONTHLY PAY PERIODS

LOAN TERM IN DAYS1	AMOUNT OF LOAN	TYPICAL PAYMENT2	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR
167	\$100.00	\$25.17	11	\$176.89	\$276.89	542.9819%
167	\$300.00	\$75.51	11	\$530.71	\$830.71	542.9918%
167	\$500.00	\$125.85	11	\$884.41	\$1,384.41	542.9759%
167	\$1,000.00	\$251.71	11	\$1,768.63	\$2,768.63	542.9820%

(1) Sample loan term assumes a 167-day loan term funding on June 17, 2019 with semi-monthly payments commencing on July 1, 2019.

(2) Sample loan repayment schedule includes 11 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 DAYS1	AMOUNT OF LOAN	TYPICAL PAYMENT2	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR
171	\$100.00	\$44.85	6	\$169.07	\$269.07	552.3043%
171	\$300.00	\$134.30	6	\$507.30	\$807.30	552.3329%
171	\$500.00	\$224.25	6	\$845.51	\$1,345.51	552.3348%
171	\$1,000.00	\$482.50	6	\$1,691.00	\$2,691.00	552.3329%

⁽¹⁾ Sample loan term assumes a 171-day loan term funding on June 17, 2019 with monthly payments commencing on July 5, 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.