FINANCE CHARGES

ANNUAL PERCENTAGE RATE 188.58%-435.19%

\$15.50 PER \$100.00 BORROWED TERM OF 13-30 DAYS

\$15.50 PER \$100.00 BORROWED PER INSTALLMENT PERIOD TERM OF 112-180 DAYS

Examples:

Amount of Loan	Finance Charge	<u>Term</u>	Annual Percentage Rate
\$100	\$15.50	13 Days	435.19%
\$400	\$62.00	30 Days	188.58%
\$400	\$246.42	180 Days	188.58%