

SCHEDULE OF CHARGES

California Deferred Deposit Transactions

Amount Financed (Amount Provided)	Finance Charge (Fee)	Total of Payments (Draft Amount)	APR**	
			Loan Term 14 Days	Loan Term 30 Days
\$100	\$17.60	\$117.60	458.86%	214.13%
\$200	\$35.20	\$235.20	458.86%	214.13%

****ANNUAL PERCENTAGE RATE:** The APR is the cost of your loan expressed as a yearly rate. The APR is based on example loan terms of one payment (“Total of Payments”) due in 14 and 30 days. The APR will increase if the actual loan term is shorter than these examples, and will decrease if the loan term is longer.

No Criminal Prosecution: You cannot be prosecuted or threatened with prosecution in a criminal action for a returned check in connection with a deferred deposit transaction.