



Credit Score	499 or less ^	500 - 549		550 - 599			600 or more		
Loan Amount (up to)	\$500.00	\$750.00		\$1,000.00			\$2,000.00		
Loan Term	12 months	12 months	18 months	12 months	18 months	24 months	12 months	18 months	24 months
Interest Rate	9.99%	9.99%	9.99%	9.99%	9.99%	9.99%	9.99%	9.99%	9.99%
Loan Fees	\$50.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
APR	27.96%	27.97%	22.47%	23.57%	19.42%	17.25%	16.88%	14.77%	13.67%
Funds from Borrower required to open Checking Account	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Payment Amount	\$48.43	\$72.65	\$49.62	\$94.66	\$64.66	\$49.68	\$182.72	\$124.81	\$95.90
Loan Proceeds to Checking	\$0.00	\$250.00	\$250.00	\$500.00	\$500.00	\$500.00	\$1,000.00	\$1,000.00	\$1,000.00
Loan Proceeds to Savings (held)	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$1,000.00	\$1,000.00	\$1,000.00
Savings Hold	Yes (see # below)	Yes (see # below)	Yes (see # below)	Yes (see # below)	Yes (see # below)	Yes (see # below)	Yes (see # below)	Yes (see # below)	Yes (see # below)
Payment automatically drafted from checking account?	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional
Checking and Savings Monthly Service Fees*	None	None	None	None	None	None	None	None	None

\* Checking account is subject to normal fees for returned items.

^ Applicants with no credit score will be automatically placed in the 499 or less category.

# No withdrawals until principal balance is 50% of amount held. After which, only one (1) partial withdrawal is allowed. No withdrawal may create an unsecured principal balance. A second withdrawal may be made only as part of a total loan payoff.