

About Cash – Odessa Fee Schedule

Auto Title Loans – Single -Payment

Fee Schedule Example Monthly Title Loan* 28 DAYS

<u>Amount Financed</u>	<u>Total of Payments</u>	<u>Finance Charge</u>	<u>APR</u>
\$100	\$130.82	\$30.82	401.76%
\$500	\$654.10	\$154.10	401.76%
\$1,000	\$1,308.20	\$308.20	401.76%

*Loans offered by JOZA. Actual terms, including maximum loan amount, may vary by applicant. Additional fees may apply if the loan is not repaid as agreed. The lender requires certain supporting documentation with each new applicant. In addition, a maximum filing fee of up to \$28 may be paid from the loan proceeds to record a lien on the Title. Complete disclosures of annual percentage rate (APR), fees, and payment terms are provided with each new loan and are available from the lender. Examples provided are for a vehicle 12 years old or newer. Example of loan terms: The APR for a \$500 loan for 28 days is 401.76%, with payments totaling \$654.10 at maturity.

Payday Loans – Single -Payment

Fee Schedule Example 14 - Day Cash Advance*

<u>Amount Financed</u>	<u>Total of Payments</u>	<u>Finance Charge</u>	<u>APR</u>
\$100	\$120.82	\$20.82	541.32%
\$500	\$604.10	\$104.10	541.32%
\$1,000	\$1,208.20	\$208.20	541.32%

*Loans offered by JOZA. Actual terms, including maximum loan amount, may vary by applicant. Additional fees may apply if the loan is not repaid as agreed. The lender requires certain supporting documentation with each new applicant. Complete disclosures of annual percentage rate (APR), fees, and payment terms are provided with each new loan and are available from the lender. Example of loan terms: The APR for a \$500 loan for 14 days is 541.32%, with payments totaling \$604.10 at maturity.