



LOAN COST COMPARISON & DISCLOSURE

Example: \$500.00 Loan | 449% APR | Direct Lender Installment Loan — Required Cost Examples

Total Cost of a \$500.00 Loan Over 2 Weeks, 1 Month, and 3 Months

The table below shows the total amount you would repay (principal + interest) for a single-payment loan at the term shown, calculated at 449% APR. The shorter the term, the less you pay.

Loan Term	Principal	Interest	Total Repayment
2 Weeks (14 days)	\$500.00	\$86.11	\$586.11
1 Month (30 days)	\$500.00	\$184.52	\$684.52
3 Months (90 days)	\$500.00	\$553.56	\$1,053.56

Comparison of Interest, APR, and Total Repayment Amount

All single-payment scenarios below carry a 449% APR. Interest is charged on the principal for the days the loan is outstanding.

Loan Term	Principal	Interest	APR	Total Repayment
2 Weeks	\$500.00	\$86.11	449%	\$586.11
1 Month	\$500.00	\$184.52	449%	\$684.52
3 Months	\$500.00	\$553.56	449%	\$1,053.56

How Consumers Typically Repay a \$500.00 Loan Over Time

Most customers repay this loan on a monthly installment schedule. Each payment includes **principal plus interest** calculated on the outstanding balance at 449% APR. Early payments are mostly interest, while later payments apply more toward principal. The schedule below shows a \$500.00 loan repaid in 5 monthly installments (449% APR, \$1,175.26 total of payments).

#	Payment Date	Payment	Principal	Interest	Remaining Balance
1	06/13/2026	\$235.05	\$47.97	\$187.08	\$452.03
2	07/13/2026	\$235.05	\$65.92	\$169.13	\$386.11
3	08/13/2026	\$235.05	\$90.58	\$144.47	\$295.53
4	09/13/2026	\$235.05	\$124.47	\$110.58	\$171.06
5	10/13/2026	\$235.06	\$171.06	\$64.00	\$0.00
Totals		\$1,175.26	\$500.00	\$675.26	\$0.00

Plain-language summary: The shorter you keep the loan outstanding, the less you pay in interest. A loan kept for 3 months will cost significantly more than the same loan repaid in 2 weeks. Customers who pay early or pay extra toward principal reduce the total cost of their loan.

Late payment and returned-payment (NSF) fees: If a scheduled payment is late or returned for insufficient funds, additional fees may apply. The amount of any late fee or NSF fee is disclosed in your loan agreement and is charged only if triggered. These fees are not included in the payment schedule above.

Examples reflect the rate structure published on our Fee Schedule for the loan shown. Your actual APR, interest, and repayment schedule will depend on the loan amount, term, and product you select, and will be disclosed in your loan agreement before you sign. This business is licensed and regulated by the applicable state lending authority. For more detail, see our **Fee Schedule** and **State Lending Notice**.