

EXAMPLES FOR CONSUMERS

Payday Loan – Bi Weekly CSO Fee

Advance Amount	Payment Amount (Payments 1-11)	Final Payment (Payment 12)	Lender Interest	CSO Fee	Total Finance	APR
\$300.00	\$75.00	\$388.78	\$13.78	\$900.00	\$913.78	652.19%
\$500.00	\$125.00	\$647.97	\$22.97	\$1500.00	\$1522.97	652.19%
\$700.00	\$175.00	\$907.16	\$32.16	\$2100.00	\$2132.16	652.19%

**Your Money Tree, LLC is a Credit Access Business. Loan information shown here is an example and may not reflect actual amount borrowed, fees and/or interest charged. You must be approved by a lender in order to obtain a loan.

**Any payment not paid in full on or before the 10th day after the scheduled payment is due is subject to a late fee not to exceed the greater of 5% or \$7.50.

**Any payment made by check which returns for any reason is subject to a dishonor fee of \$30.00

Payday Loan – Monthly CSO Fee

**You must be paid monthly to apply for this loan type*

Advance Amount	Payment Amount (Payments 1-4)	Final Payment (Payment 5)	Lender Interest	CSO Fee	Total Finance	APR
\$300.00	\$90.00	\$402.46	\$12.46	\$450.00	\$462.46	365.47%
\$500.00	\$150.00	\$670.78	\$20.78	\$750.00	\$770.78	365.47%
\$700.00	\$210.00	\$939.09	\$29.09	\$1050.00	\$1079.09	365.47%

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EXAMPLES FOR CONSUMERS

Payday Loan – Multi Payment – Bi Weekly CSO Fee

Advance Amount	Payment Amount (Payments 1-11)	Final Payment (Payment 12)	Lender Interest	CSO Fee	Total Finance	APR
\$300.00	\$66.00	\$378.21	\$12.21	\$792.00	\$804.21	582.41%
\$500.00	\$110.00	\$630.35	\$20.35	\$1320.00	\$1340.35	582.41%
\$700.00	\$154.00	\$882.49	\$28.49	\$1848.00	\$1876.48	582.41%

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Payday Loan – Multi Payment – Monthly CSO Fee

****You must be paid monthly to apply for this loan type***

Advance Amount	Payment Amount (Payments 1-4)	Final Payment (Payment 5)	Lender Interest	CSO Fee	Total Finance	APR
\$300.00	\$90.00	\$402.21	\$12.21	\$450.00	\$462.21	374.90%
\$500.00	\$150.00	\$520.35	\$20.35	\$750.00	\$770.35	374.90%
\$700.00	\$210.00	\$938.49	\$28.49	\$1050.00	\$1078.49	374.90%

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