

MISSOURI

MAXIMUM RATES AND FEES

CONSUMERS: ALL NON-DEPOSITORY FINANCIAL INSTITUTIONS LICENSED UNDER 367.100 OF THE MISSOURI CONSUMER CREDIT CODE MAKING CONSUMER LOANS IN MISSOURI ARE REQUIRED BY LAW TO POST A SCHEDULE SHOWING THE MAXIMUM RATES AND FEES THAT THE CREDITOR INTENDS TO CHARGE FOR VARIOUS TYPES OF CONSUMER CREDIT TRANSACTIONS. THE PURPOSE OF THIS REQUIREMENT IS TO FURTHER YOUR UNDERSTANDING OF THE TERMS OF CONSUMER CREDIT TRANSACTIONS AND HELP YOU TO AVOID THE UNINFORMED USE OF CREDIT.

NOTE: CREDITORS ARE PROHIBITED ONLY FROM GRANTING CONSUMER CREDIT AND CHARGING RATES AND FEES HIGHER THAN THOSE SPECIFIED BELOW. A CREDITOR MAY BE WILLING TO GRANT YOU CREDIT AT RATES THAT ARE LOWER THAN THOSE SPECIFIED, DEPENDING UPON THE AMOUNT, TERMS COLLATERAL AND YOUR CREDIT WORTHINESS.

UNSECURED LOANS, SECURED PERSONAL LOANS, NON-REAL ESTATE

Amount Financed

\$0 - \$15,000

Maximum

APR 99.99%

MAXIMUM FEES

Service Charge: A non-refundable fee of lesser of 10% of the amount financed, not to exceed \$100 may be charged.

Late Charge: If you do not pay within 15 days of your payment's due date, a late charge of 5% of the unpaid payment or \$25, whichever is less, but not less than \$10.00 will be charged.

NSF Fees: Lender may charge the Borrower charges assessed Lender by its bank, plus a \$25 handling fee.

THE ABOVE RATES ARE EFFECTIVE SEPTEMBER 15, 2021