

# Maximum Annual Percentage Rate Chart

Effective July 1, 2009

Based on the greater of 30% of the first \$1,320, 21% of the next \$3,080, 15% of amounts over \$4,400, or a flat rate of 21% overall, as permitted by the Oklahoma Consumer Credit Code, Section 3-508A and Section 2-201. APR computations are based on a fully amortized loan paid in 24 monthly installments, and may be used directly on all Simple Interest Loans. Precomputed (Add-on) interest computations must be converted to an APR in using the reverse side of this chart.

Amount Financed	Maximum APR	Amount Financed	Maximum APR	Amount Financed	Maximum APR	Amount Financed	Maximum APR	Amount Financed	Maximum APR	Amount Financed	Maximum APR	Amount Financed	Maximum APR
1,320	30.00	1,900	29.86	2,550	27.46	3,200	26.41	3,850	25.64	4,500	25.05	6,800	22.88
1,325	29.99	1,925	28.80	2,575	27.41	3,225	26.38	3,875	25.61	4,525	25.02	6,900	22.80
1,350	29.98	1,950	28.74	2,600	27.36	3,250	26.34	3,900	25.59	4,550	25.00	7,000	22.72
1,375	29.96	1,975	28.68	2,625	27.32	3,275	26.31	3,925	25.57	4,575	24.98	7,100	22.64
1,400	29.93	2,000	28.62	2,650	27.27	3,300	26.27	3,950	25.54	4,600	24.95	7,200	22.56
1,425	29.90	2,025	28.56	2,675	27.22	3,325	26.24	3,975	25.52	4,700	24.86	7,300	22.48
1,450	29.86	2,050	28.51	2,700	27.19	3,350	26.21	4,000	25.49	4,800	24.76	7,400	22.41
1,475	29.81	2,075	28.44	2,725	27.14	3,375	26.18	4,025	25.47	4,900	24.66	7,500	22.33
1,500	29.77	2,100	28.39	2,750	27.10	3,400	26.15	4,050	25.45	5,000	24.56	7,600	22.26
1,525	29.72	2,125	28.33	2,775	27.05	3,425	26.12	4,075	25.42	5,100	24.46	7,700	22.19
1,550	29.67	2,150	28.27	2,800	27.01	3,450	26.09	4,100	25.40	5,200	24.36	7,800	22.12
1,575	29.63	2,175	28.22	2,825	26.97	3,475	26.06	4,125	25.37	5,300	24.26	7,900	22.05
1,600	29.56	2,200	28.17	2,850	26.93	3,500	26.03	4,150	25.35	5,400	24.17	8,000	21.98
1,625	29.51	2,225	28.11	2,875	26.89	3,525	26.00	4,175	25.33	5,500	24.07	8,100	21.92
1,650	29.45	2,250	28.05	2,900	26.85	3,550	25.97	4,200	25.30	5,600	23.97	8,200	21.85
1,675	29.39	2,275	28.00	2,925	26.81	3,575	25.94	4,225	25.29	5,700	23.87	8,300	21.79
1,700	29.33	2,300	27.95	2,950	26.77	3,600	25.91	4,250	25.26	5,800	23.77	8,400	21.72
1,725	29.28	2,325	27.89	2,975	26.73	3,625	25.88	4,275	25.24	5,900	23.67	8,500	21.66
1,750	29.22	2,350	27.84	3,000	26.70	3,650	25.85	4,300	25.22	6,000	23.58	8,600	21.60
1,775	29.16	2,375	27.79	3,025	26.66	3,675	25.82	4,325	25.20	6,100	23.49	8,700	21.54
1,800	29.10	2,400	27.74	3,050	26.63	3,700	25.80	4,350	25.18	6,200	23.40	8,800	21.48
1,825	29.04	2,425	27.69	3,075	26.59	3,725	25.77	4,375	25.16	6,300	23.31	8,900	21.42
1,850	28.98	2,450	27.64	3,100	26.55	3,750	25.74	4,400	25.14	6,400	23.22	9,000	21.37
1,875	28.91	2,475	27.60	3,125	26.52	3,775	25.72	4,425	25.11	6,500	23.13	9,100	21.31
		2,500	27.55	3,150	26.48	3,800	25.69	4,450	25.09	6,600	23.05	9,200	21.25
		2,525	27.50	3,175	26.44	3,825	25.67	4,475	25.07	6,700	22.96	OVER	
												9,200	21.00



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# 3-508B Loan Pricing Matrix

Effective July 1, 2009

INITIAL ADVANCE RANGE	ACQUISITION CHARGE FACTOR	PER DIEM HANDLING CHARGE FACTOR
0 – 131.96*	0.20*	0.0000
131.97 – 154.00	0.10	0.4400
154.01 – 308.00	0.10	0.5133
308.01 – 440.00	0.10	0.5867
440.01 – 660.00	0.10	0.6600
660.01 – 1320.00	0.10	0.7333

**LOAN ADVANCE MUST BE \$1,320.00 OR LESS.**

- TERM:** Cash advance less than \$180.01  
Maximum term is 1 month for each \$10.00 advanced.  
Minimum term is 2 months (*no minimum term for advances under \$131.97*)
- TERM:** Cash advance \$180.01 – \$1,320.00  
Maximum term is 18 months.  
Minimum term is 2 months.

\* For loan amounts less than \$131.97, use the factor .20 to determine maximum permissible finance charge.

**EXAMPLE**

\$60.00 (cash advance) x .20 = \$12.00 one time acquisition charge.  
No additional handling charge permitted.

For loan amounts greater than \$131.96, use worksheet below and matrix above to determine the maximum allowable charges.

1. Fill in initial cash advance amount here:	_____
2. Multiply the initial advance by .10 to determine the maximum acquisition charge:	_____ x .10
	Subtotal A. <input type="text"/>
3. Determine the number of days in the loan term	_____
4. Find the initial amount of the cash advance in the first column and go to column three to determine the maximum per diem handling charge for the respective loan term. Multiply by the number of days in the loan.	_____ x
	Finance Charge Subtotal B. <input type="text"/>
5. Add the totals in boxes A and B to determine the maximum permissible acquisition and monthly handling charge per 3-508B.	_____



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