

# Maximum Annual Percentage Rate Chart

Effective July 1, 2011

Based on the greater of 30% of the first \$1,380, 21% of the next \$3,220, 15% of amounts over \$4,600, 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
1,380	30.00	2,050	28.72	2,725	27.35	3,400	26.34	4,075	25.59	5,200	24.59	7,900	22.29
1,400	29.99	2,075	28.66	2,750	27.30	3,425	26.31	4,100	25.57	5,300	24.49	8,000	22.22
1,425	29.97	2,100	28.60	2,775	27.26	3,450	26.28	4,125	25.55	5,400	24.40	8,100	22.15
1,450	29.94	2,125	28.55	2,800	27.22	3,475	26.24	4,150	25.52	5,500	24.30	8,200	22.09
1,475	29.92	2,150	28.49	2,825	27.18	3,500	26.22	4,175	25.50	5,600	24.21	8,300	22.02
1,500	29.88	2,175	28.43	2,850	27.14	3,525	26.19	4,200	25.47	5,700	24.11	8,400	21.96
1,525	29.85	2,200	28.38	2,875	27.10	3,550	26.15	4,225	25.45	5,800	24.02	8,500	21.90
1,550	29.81	2,225	28.32	2,900	27.06	3,575	26.13	4,250	25.43	5,900	23.92	8,600	21.83
1,575	29.76	2,250	28.27	2,925	27.02	3,600	26.09	4,275	25.40	6,000	23.83	8,700	21.77
1,600	29.71	2,275	28.21	2,950	26.98	3,625	26.07	4,300	25.39	6,100	23.74	8,800	21.71
1,625	29.67	2,300	28.17	2,975	26.94	3,650	26.04	4,325	25.36	6,200	23.65	8,900	21.65
1,650	29.62	2,325	28.11	3,000	26.90	3,675	26.01	4,350	25.34	6,300	23.56	9,000	21.59
1,675	29.57	2,350	28.06	3,025	26.86	3,700	25.98	4,375	25.32	6,400	23.47	9,100	21.54
1,700	29.51	2,375	28.01	3,050	26.83	3,725	25.95	4,400	25.30	6,500	23.38	9,200	21.48
1,725	29.46	2,400	27.96	3,075	26.78	3,750	25.93	4,425	25.28	6,600	23.30	9,300	21.43
1,750	29.40	2,425	27.91	3,100	26.75	3,775	25.90	4,450	25.26	6,700	23.21	9,400	21.37
1,775	29.34	2,450	27.86	3,125	26.71	3,800	25.87	4,475	25.24	6,800	23.13	9,500	21.32
1,800	29.28	2,475	27.81	3,150	26.68	3,825	25.84	4,500	25.22	6,900	23.05	9,600	21.26
1,825	29.23	2,500	27.76	3,175	26.64	3,850	25.82	4,525	25.20	7,000	22.97	9,700	21.21
1,850	29.17	2,525	27.71	3,200	26.61	3,875	25.79	4,550	25.18	7,100	22.89	9,800	21.16
1,875	29.11	2,550	27.66	3,225	26.57	3,900	25.77	4,575	25.16	7,200	22.81	9,900	21.11
1,900	29.05	2,575	27.62	3,250	26.54	3,925	25.74	4,600	25.14	7,300	22.73	10,000	21.06
1,925	28.97	2,600	27.57	3,275	26.50	3,950	25.72	4,700	25.05	7,400	22.65	10,100	21.00
1,950	28.94	2,625	27.53	3,300	26.47	3,975	25.69	4,800	24.96	7,500	22.58		
1,975	28.88	2,650	27.49	3,325	26.43	4,000	25.66	4,900	24.87	7,600	22.51	OVER	
2,000	28.83	2,675	27.44	3,350	26.40	4,025	25.64	5,000	24.77	7,700	22.43	10,100	21.00
2,025	28.76	2,700	27.39	3,375	26.37	4,050	25.62	5,100	24.68	7,800	22.36		



American Bank Systems  
www.americanbanksystems.com

The Compliance Company for the Financial Services Industry

**405 607 7000 or 800 522 4990**

Call us today for more information regarding our complete range of services.  
Our Catalog and additional copies of this chart are available without cost or obligation.

This table is to be used as a guide only. Every effort has been made to insure accuracy; however, American Bank Systems assumes no responsibility or liability for errors, omissions or statements contained in this chart.

# 3-508B Loan Pricing Matrix

Effective July 1, 2011

INITIAL ADVANCE RANGE	ACQUISITION CHARGE FACTOR	PER DIEM HANDLING CHARGE FACTOR
0 – 137.95*	0.20*	0.0000
137.96 – 161.00	0.10	0.4600
161.01 – 322.00	0.10	0.5367
322.01 – 460.00	0.10	0.6133
460.01 – 690.00	0.10	0.6900
690.01 – 1380.00	0.10	0.7667

**LOAN ADVANCE MUST BE \$1,380.00 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 \$ 137.96*)

**TERM:** Cash advance \$180.01 – \$1,380.00  
 Maximum term is 18 months.  
 Minimum term is 2 months.

\* For loan amounts less than \$137.96, 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 \$137.95, 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.	_____



American Bank Systems  
 www.americanbanksystems.com

The Compliance Company for the Financial Services Industry

**405 607 7000 or 800 522 4990**

Call us today for more information regarding our complete range of services.  
 Our Catalog and additional copies of this chart are available without cost or obligation.

This chart is to be used as a guide only. Every effort has been made to insure accuracy; however, American Bank Systems assumes no responsibility or liability for errors, omissions or statements contained in this chart.