

3-508B Loan Pricing Matrix

Effective July 1, 2015

INITIAL ADVANCE RANGE	ACQUISITION CHARGE FACTOR	PER DIEM HANDLING CHARGE FACTOR
0 – 146.95*	0.20*	0.0000
146.96 – 171.50	0.10	0.4900
171.51 – 343.00	0.10	0.5717
343.01 – 490.00	0.10	0.6533
490.01 – 735.00	0.10	0.7350
735.01 – 1470.00	0.10	0.8167

LOAN ADVANCE MUST BE \$1,470.00 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 \$ 146.96*)

TERM: Cash advance \$180.01 – \$1,470.00
 Maximum term is 18 months.
 Minimum term is 2 months.

* For loan amounts less than \$146.96, 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 \$146.95, 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.	_____



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