



Louisiana Fee Schedule

Loan Amount	Fee Amount	Total Of Payments	Days	APR %*	Days	APR %
\$ 50.00	\$ 15.00	\$ 65.00	14	782.14%	30	365.00%
\$ 100.00	\$ 25.00	\$ 125.00	14	651.79%	30	304.17%
\$ 150.00	\$ 35.00	\$ 185.00	14	608.33%	30	283.89%
\$ 200.00	\$ 45.00	\$ 245.00	14	586.61%	30	273.75%
\$ 250.00	\$ 55.00	\$ 305.00	14	573.57%	30	267.67%
\$ 300.00	\$ 55.00	\$ 355.00	14	477.98%	30	223.06%

ACH Return Fee

In the event your ACH is returned from your financial institution for any reason, you agree to pay us an NSF fee of \$25.00 plus any amount passed on to us by our financial institution.

Loan Terms

- ❖ The maximum loan amount for Louisiana residents will be \$300.00.
- ❖ Your loan will be due on your next payday that falls between 8 to 30 days away.
- ❖ If you are paid by paper check, we will give you a grace period of 1 day to deposit your check.
- ❖ If you are paid monthly, your loan will be due on your next payday that falls between 8 to 30 days away.

Loan Repayment

You have the option of extending your loan a maximum of 3 times. On your loan due date you will be charged only your loan fee and the principal will be rolled over into a new loan contract. This new loan will carry with it an additional fee.

Additional Information

Louisiana law requires payday loan customers to pay a minimum of 25% of the loan principal at the time of making the extension. This is in addition to the loan fee that is also due at this time. This additional principal payment reduces the amount you owe and the fee paid on the subsequent renewal will be lowered accordingly.

Customer Notice: A single payday advance is typically two to four weeks. However, borrowers often use these loans over a longer period of months, which can be expensive. Payday advances are not recommended as long-term financial solutions.