

# Check City Rates

## DEFERRED DEPOSIT ADVANCE FEES AND EXAMPLES

Loan Amount	\$100			\$300			\$500		
	Bi-Weekly	Semi-Monthly	Monthly	Bi-Weekly	Semi-Monthly	Monthly	Bi-Weekly	Semi-Monthly	Monthly
Re-Pay Frequency	14	13	7	14	13	7	14	13	7
# of Payments	196	197	212	196	197	212	196	197	212
Loan Term (Days)	\$20.00	\$20.00	\$20.00	\$60.00	\$60.00	\$60.00	\$75.00	\$75.00	\$75.00
Origination Fee	\$37.50	\$37.50	\$37.50	\$112.50	\$112.50	\$112.50	\$150.00	\$150.00	\$150.00
Monthly Maintenance Fee	\$12.22	\$12.32	\$14.23	\$36.68	\$36.98	\$42.70	\$62.37	\$62.97	\$72.54
Interest	\$69.72	\$69.82	\$71.73	\$209.18	\$209.48	\$215.20	\$287.37	\$287.97	\$297.54
Total Finance Charge	\$169.72	\$169.82	\$171.73	\$509.18	\$509.48	\$515.20	\$787.37	\$787.97	\$797.54
Total of Payments	207.86%	204.66%	188.28%	207.76%	204.72%	188.26%	174.91%	172.47%	158.99%
Annual Percentage Rate									

## CHECK CASHING FEES

Computerized Payroll	1.99%	Commercial	2.99%
Handwritten Payroll	2.50%	Insurance	4.99%
Out of State Payroll	2.99%	Personal In State	5.00%
Government	1.99%	Personal Out of State	8.50%
Money Order w/Receipt	2.50%		
Money Order w / out Receipt	5.00%	No ID Surcharge	\$5.00
		Processing Fee on All Checks	\$0.99

• Origination Fee is \$20 per \$100 for the first \$300 Advanced plus \$7.50 for each additional \$100 • Monthly Maintenance Fee is \$7.50 per \$100 Advanced • Interest is 45% Per Annum

• Minimum Loan of \$100 to a Maximum Loan of \$500 • The Annual Percentage Rate varies based on the amount advanced and the term of the loan.

ALTHOUGH STATE LAW PERMITS RENEWALS, CHECK CITY DOES NOT OFFER RENEWALS. BORROWERS MAY BE ABLE TO OBTAIN RENEWALS FROM OTHER PAYDAY LENDERS.