

LOAN RATES AND FEES

BELOW IS GENERAL INFORMATION REGARDING ALL RATES AND FEES THAT WILL ASSIST YOU IN MAKING YOUR LOAN DECISION. IF YOU HAVE ANY QUESTIONS, OR WOULD LIKE MORE INFORMATION, PLEASE ASK. MAKE CERTAIN THE QUESTIONS THAT YOU ASK ARE ANSWERED. MAKE CERTAIN YOU UNDERSTAND THE TERMS AND COSTS OF YOUR LOAN.

ANNUAL PERCENTAGE RATE (APR)

The cost of your credit as a yearly rate. APR is a combination of the interest rate plus the fees charged on your loan. APR is higher than the interest rate because it includes both fees and interest as finance charges.

Your actual terms and the Annual Percentage Rate (APR) will be determined at the time your application is submitted and will be based upon your application and credit information. Not all applicants will qualify for the lowest rate.

Under the terms contained in AS06.20.230 through AS06.20.260, the APR for a closed end loan is in accordance with simple interest charges are based on a 365-day year. Please note Scratch Financial, Inc. loans up to \$10,000 for 12 or 24 months under the terms contained in Sec.06.20.230. **Maximum interest permitted:** Scratch Financial, Inc. lends any sum of money from \$200 up to, but not exceeding \$10,000 and may charge, contract for, and receive on the loan interest at a rate not exceeding three percent a month on that part of the unpaid principal balance of a loan not in excess of \$850; two percent a month on the unpaid principal balance exceeding \$850 but not exceeding \$10,000; and at a rate agreed by contract on the remainder of any unpaid principal balance exceeding \$10,000 but not exceeding \$25,000.

FEES A list of all additional fees that you may be charged.	
Delinquency Fee (Late Fee)	On each installment of \$25 or less, in default for 15 days shall not exceed 10% of the payment due or \$25.00, whichever is less.
NSF Fee	\$25.00 returned payment fee
Paper Statement Monthly Fee	\$5.00

TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL:

Sarah Gomer - Customer Problem Resolutions
225 S. Lake Avenue, Suite 250, Pasadena, CA. 91101
(855) 727-2395 or (310) 699-3233 or fax (213) 402-6975

support@scratchpay.com or sarah.gomer@scratchpay.com

This lender is licensed and regulated by the State of Alaska Division of Banking and Securities 333 Willoughby Ave. 9th Floor Juneau, Alaska 99801 To report any unresolved problems or complaints, contact the Consumer Protection Unit

http://law.alaska.gov/department/civil/consumer/cp_resources.html by telephone at (907-269-5200 or 1-888-576-2529 or Email: consumerprotection@alaska.gov