

## 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 Missouri Law, the maximum APR for a loan is **36%** based in accordance with Regulation Z on a 360- day year for monthly contracts. Simple interest charges are based on a 365-day year.

### **FEES**

**A list of all additional fees that you may be charged.**

<b>Delinquency Fee (Late Fee)</b>	A charge for late payment on each installment or minimum payment in default for a period of not less than fifteen days in an amount not to exceed five percent of each installment due or the minimum payment due or fifteen dollars, whichever is greater, not to exceed fifty dollars; a charge for late payment on each twenty-five dollars or less installment in default for a period of not less than fifteen days shall not exceed five dollars.
<b>NSF Fee</b>	\$15.00 returned payment fee

**TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL: Sarah Gomer: Company Problem Resolutions  
225 S. Lake Avenue, Suite 250, Pasadena, CA. 91101**

**(747) 205-0920 or (855) 727-2395 [sarah.gomer@scratchpay.com](mailto:sarah.gomer@scratchpay.com)**

This lender is licensed and regulated by the Missouri Division of Finance, Consumer Credit Lender Division, Truman State Office Building, Room 630, Jefferson City, MO 65102

To report any unresolved problems or complaints, contact the Division by telephone at (573) 751-3242 or visit the website at [www.finance.mo.gov](http://www.finance.mo.gov)