

**LoanByPhone.com**

QUICK, EASY, & CONFIDENTIAL®



## Loan By Phone of Oregon, LLC d/b/a Loan By Phone Fee Schedule

Cash Needed	Origination Fee	Interest	Check Amount	Annual Percentage Rate*
\$ 100 <sup>00</sup>	\$ 10 <sup>00</sup>	\$ 3 <sup>04</sup>	\$ 113 <sup>04</sup>	153.54%
\$ 150 <sup>00</sup>	\$ 10 <sup>00</sup>	\$ 4 <sup>57</sup>	\$ 164 <sup>57</sup>	114.37%
\$ 200 <sup>00</sup>	\$ 20 <sup>00</sup>	\$ 6 <sup>09</sup>	\$ 226 <sup>09</sup>	153.59%
\$ 250 <sup>00</sup>	\$ 20 <sup>00</sup>	\$ 7 <sup>62</sup>	\$ 277 <sup>62</sup>	130.08%
\$ 300 <sup>00</sup>	\$ 30 <sup>00</sup>	\$ 9 <sup>14</sup>	\$ 339 <sup>14</sup>	153.61%
\$ 350 <sup>00</sup>	\$ 30 <sup>00</sup>	\$ 10 <sup>67</sup>	\$ 390 <sup>67</sup>	136.82%
\$ 400 <sup>00</sup>	\$ 30 <sup>00</sup>	\$ 12 <sup>19</sup>	\$ 442 <sup>19</sup>	124.19%
\$ 450 <sup>00</sup>	\$ 30 <sup>00</sup>	\$ 13 <sup>72</sup>	\$ 493 <sup>72</sup>	114.39%
\$ 500 <sup>00</sup>	\$ 30 <sup>00</sup>	\$ 15 <sup>24</sup>	\$ 545 <sup>24</sup>	106.53%

\* Based on a thirty-one (31) day advance with one (1) payment.

If your check or ACH is dishonored or returned due to insufficient funds, then you agree to pay us a one-time charge of \$20, plus \$2.50 which is the amount charge to us for a dishonored check or ACH.

*Customer Notice: Payday advances should be used for short-term financial needs only, not as a long-term financial solution. Customers with credit difficulties should seek credit counseling.*