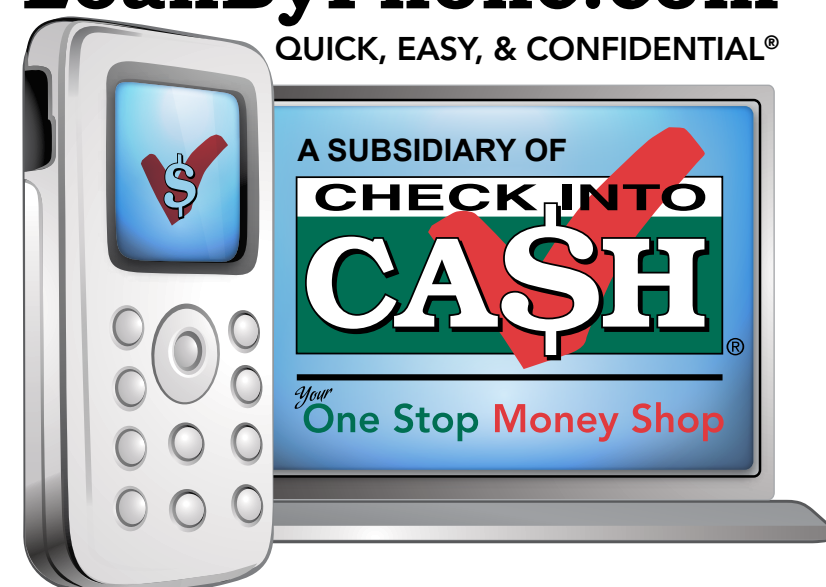


**LoanByPhone.com**

QUICK, EASY, & CONFIDENTIAL®



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

Term (days)	Annual Percentage Rate (APR)*	Advance Amount**				
		\$100	\$200	\$300	\$400	\$500
		Fee Amount				
7	1303.57%	\$ 25	\$ 50	\$ 75	\$100	\$125
8	1140.63%	\$ 25	\$ 50	\$ 75	\$100	\$125
9	1013.89%	\$ 25	\$ 50	\$ 75	\$100	\$125
10	912.50%	\$ 25	\$ 50	\$ 75	\$100	\$125
11	829.55%	\$ 25	\$ 50	\$ 75	\$100	\$125
12	760.42%	\$ 25	\$ 50	\$ 75	\$100	\$125
13	701.92%	\$ 25	\$ 50	\$ 75	\$100	\$125
14	651.79%	\$ 25	\$ 50	\$ 75	\$100	\$125
15	608.33%	\$ 25	\$ 50	\$ 75	\$100	\$125
16	570.31%	\$ 25	\$ 50	\$ 75	\$100	\$125

\* APR is based on a single payment.

\*\* Advance amounts shown are in \$100 increments. Advance amounts are also offered in \$25 increments beginning with a minimum advance amount of \$50.

**If your ACH debit entry is dishonored, then you will incur a \$20 charge.**

**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.