

# Loan By Phone of Michigan, LLC d/b/a Check Into Cash, d/b/a Loan By Phone Fee Schedule

Cash Needed	Service Fee Amount	Check Amount	Annual Percentage Rate*
\$ 50 <sup>00</sup>	\$ 7 <sup>95</sup>	\$ 57 <sup>95</sup>	414.54%
\$ 100 <sup>00</sup>	\$ 15 <sup>45</sup>	\$ 115 <sup>45</sup>	402.80%
\$ 150 <sup>00</sup>	\$ 22 <sup>45</sup>	\$ 172 <sup>45</sup>	390.20%
\$ 200 <sup>00</sup>	\$ 29 <sup>45</sup>	\$ 229 <sup>45</sup>	383.90%
\$ 250 <sup>00</sup>	\$ 35 <sup>95</sup>	\$ 285 <sup>95</sup>	374.91%
\$ 300 <sup>00</sup>	\$ 42 <sup>45</sup>	\$ 342 <sup>45</sup>	368.91%
\$ 350 <sup>00</sup>	\$ 48 <sup>45</sup>	\$ 398 <sup>45</sup>	360.90%
\$ 400 <sup>00</sup>	\$ 54 <sup>45</sup>	\$ 454 <sup>45</sup>	354.90%
\$ 450 <sup>00</sup>	\$ 59 <sup>95</sup>	\$ 509 <sup>95</sup>	347.33%
\$ 500 <sup>00</sup>	\$ 65 <sup>45</sup>	\$ 565 <sup>45</sup>	341.28%
\$ 550 <sup>00</sup>	\$ 70 <sup>95</sup>	\$ 620 <sup>95</sup>	336.32%
\$ 600 <sup>00</sup>	\$ 76 <sup>45</sup>	\$ 676 <sup>45</sup>	332.19%

\* Based on a fourteen (14) day advance with one (1) payment.

Service Fee Amount includes \$.45 for database verification fee.

If your ACH is returned due to insufficient funds, a closed account or a stop payment order, you shall be charged a \$26.88 returned ACH charge.

If you qualify for and elect to extend/defer payment owed under your Customer Agreement pursuant to a repayment plan in accordance with Michigan law, you may incur a Repayment Plan Administration Fee of \$15.00.



**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.