



## 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**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FEES</b> A list of all fees that you may be charged.	
<p>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.</p> <p>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.</p> <p>Under New Mexico law, the APR for a loan in an amount of \$5,000 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed one hundred and seventy-five percent, effective January 1, 2018.</p>	Finance Charge	The dollar amount the credit will cost you.
	Late Charge	If a payment is late 10 or more days, then you must pay us a delinquency fee equal to the lesser of 5% of the delinquent amount or \$10.
	<p><b>TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL</b></p> <p><b>CUSTOMER ADVOCACY DEPARTMENT</b>  <b>7755 MONTGOMERY RD., SUITE 400</b>  <b>CINCINNATI, OH 45236</b>  <b>(888)-372-9329</b>  <b>CUSTOMERADVOCACY@ACCESS-FINANCIAL.COM</b></p>	

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