

# Yale Financial Services, Inc.

## FEE SCHEDULE

### Single-Payment Payday Loans

AMOUNT RECEIVED	STANDARD LOAN TERM	STANDARD RATE (CAB FEE)	LENDER INTEREST (\$ AMOUNT)	TOTAL OF PAYMENTS	ANNUAL PERCENTAGE RATE
<b>\$300</b>	14 days	\$60	\$1.14	\$361.14	531.34%
<b>\$500</b>	14 days	\$100	\$1.90	\$601.90	531.34%
<b>\$1,000</b>	14 days	\$200	\$3.80	\$1,203.80	531.34%

### Single-Payment Payday Loans

AMOUNT RECEIVED	STANDARD LOAN TERM	STANDARD RATE (CAB FEE)	LENDER INTEREST (\$ AMOUNT)	TOTAL OF PAYMENTS	ANNUAL PERCENTAGE RATE
<b>\$300</b>	30 days	\$90	\$2.44	\$392.44	374.90%
<b>\$500</b>	30 days	\$150	\$4.07	\$654.07	374.90%
<b>\$1,000</b>	30 days	\$300	\$8.14	\$1,308.14	374.90%

### Multi-Payment Payday Loans

Amount Financed	Bi-Weekly Payment # 1	Bi-Weekly Payment #2	Bi-Weekly Payment #3	Total CAB Fee	Lender Interest	Finance Charge	Total of Payments	Annual Percentage Rate
<b>\$300</b>	\$97.26	\$170.22	\$170.22	\$135	\$2.70	\$137.70	\$437.70	647.26%
<b>\$500</b>	\$162.11	\$283.70	\$283.69	\$225	\$4.50	\$229.50	\$729.50	647.26%
<b>\$1000</b>	\$324.22	\$567.40	\$567.39	\$450	\$9.01	\$459.01	\$1,459.01	647.26%

## OCCC NOTICE

Late fee of greater of 5% of the payment amount or \$7.50 if any payment is in default for a period of not less than 10 days.

**Non-sufficient fund fees or return Check fees of \$30.00.**

This Business is licensed and examined by the State of Texas – Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of the Consumer Credit Commissioner, 2601 N. Lamar Boulevard, Austin Texas 78705-4207, (800) 538-1579, [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us), [www.occc.state.tx.us](http://www.occc.state.tx.us).

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet intermediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.