

3-508B Loan Pricing Matrix

Effective July 1, 2017

INITIAL ADVANCE RANGE	ACQUISITION CHARGE FACTOR	PER DIEM HANDLING CHARGE FACTOR
0 - 149.95 *	0.20*	0.0000
149.96 - 175.00	0.10	0.5000
175.01 - 350.00	0.10	0.5833
350.01 - 500.00	0.10	0.6667
500.01 - 750.00	0.10	0.7500
750.01 - 1500.00	0.10	0.8333

LOAN ADVANCE MUST BE \$1,500.00 OR LESS.

TERM: Cash advance less than \$180.01
Maximum term is 1 month for each \$10.00 advanced.
Minimum term is 2 months (no minimum term for advances under \$149.96)

TERM: Cash advance \$180.01 - \$1,500.00
Maximum term is 18 months.
Minimum term is 2 months.

*For loan amounts less than \$149.96, use the factor .20 to determine maximum permissible finance charge.

EXAMPLE

\$60.00 (cash advance) x .20 = \$12.00 one time acquisition charge.
No additional handling charge permitted.

For loan amounts greater than \$149.95, use worksheet below and matrix above to determine the maximum allowable charges.

1. Fill in initial cash advance amount here:
2. Multiply the initial advance by .10 to determine the maximum acquisition charge:
3. Determine the number of days in the loan term
4. Find the initial amount of the cash advance in the first column and go to column three to determine the maximum per diem handling charge for the respective loan term. Multiply by the number of days in the loan.
5. Add the totals in boxes A and B to determine the maximum permissible acquisition and monthly handling charge per 3-508B.

	x .10
	Subtotal A.
	x
	Finance Charge Subtotal B.

This chart is to be used as a guide only. Every effort has been made to insure accuracy; however, American Bank Systems assumes no responsibility or liability for errors, omissions or statements contained in this chart.

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