



# IDAHO MONEYTREE LOANS

## AUTO EQUITY LOAN

LOAN AMOUNT	FINANCE CHARGE	APR%*
\$500	\$514.08	159.76%

The amount of payments will vary based on the loan amount, the number of payments and the length of the loan.

Using a \$500 loan with biweekly payments with a 12-month loan term as an example:

**12 Month Loan Term:** A \$500 loan would have a total repayment of \$1,014.08, which includes finance charges of \$514.08 and is based upon you agreeing to make 25 payments of \$38.99, due every two weeks, and one final payment of \$39.33 with an APR (Annual Percentage Rate) of 159.76%.\*

## PAYDAY LOAN

LOAN AMOUNT	FEE	APR%*
\$100	\$18.50	482.32%

Fees / APR calculated based on a typical 14-day term. A payday loan costs \$18.50 per \$100 borrowed. For example, a \$100 loan due in 14 days would have a total repayment of \$118.50 and has an APR (Annual Percentage Rate) of 482.32%.\*

## SIGNATURE LOAN

LOAN AMOUNT	FEE	APR%*
\$100	\$24.00	625.71%

Fees / APR calculated based on a typical 14-day term. A signature loan costs \$24 per \$100 borrowed. For example, a \$100 loan due in 14 days would have a total repayment of \$124 and has an APR (Annual Percentage Rate) of 625.71%.\*

## INSTALLMENT LOAN

LOAN AMOUNT	FINANCE CHARGE	APR%*
\$500	\$974.12	272.72%

The amount of payments will vary based on the loan amount, the number of payments and the length of the loan.

Using a \$500 loan with biweekly payments with a 12<sup>1</sup>-month loan term as an example:

**12 Month Loan Term:** A \$500 loan would have a total repayment of \$1,474.12, which includes finance charges of \$974.12 and is based upon you agreeing to make 25 payments of \$56.68, due every two weeks, and one final payment of \$57.12 with an APR (Annual Percentage Rate) of 272.72%.\*

## SIGNATURE INSTALLMENT LOAN

LOAN AMOUNT	FINANCE CHARGE	APR%*
\$500	\$1,380.82	363.61%

The amount of payments will vary based on the loan amount, the number of payments and the length of the loan.

Using a \$500 loan with biweekly payments with a 12<sup>1</sup>-month loan term as an example:

**12 Month Loan Term:** A \$500 loan would have a total repayment of \$1,880.82, which includes finance charges of \$1,380.82 and is based upon you agreeing to make 25 payments of \$72.33, due every two weeks, and one final payment of \$72.57 with an APR (Annual Percentage Rate) of 363.61%.\*

## TITLE LOAN

LOAN AMOUNT	FEE	APR%*
\$500	\$125.00	304.17%

Fees / APR calculated based on a 30-day term. A title loan costs \$25 per \$100 borrowed. For example, a \$500 loan due in 30 days would cost \$625 and has an APR (Annual Percentage Rate) of 304.17%.\*

\*The Annual Percentage Rate ("APR") is the cost of your loan expressed as a yearly rate. The actual APR for your loan may be higher or lower, depending on the actual amount you borrow and your actual repayment schedule.

<sup>1</sup>Installment Loans are available with a 12-month loan term. Once approved, you may choose to borrow a lesser amount for a shorter term.

**CUSTOMER NOTICE:** There are a wide variety of financial products available in the marketplace, so your choice should match your financial needs. Small-dollar loans used over a long period of time can be expensive.