

RYDACO LLC

MAX FEE SCHEDULE

Multi-Payment Bi-Weekly/Semi-Monthly Payday Loans

AMOUNT RECEIVED	<u>MAX</u> LOAN TERM	<u>MAX</u> RATE (CAB FEE)	<u>MAX</u> LENDER INTEREST	<u>MAX</u> ANNUAL % RATE
\$200	180 days	\$56	\$.77	738.01%
\$300	180 days	\$84	\$1.15	737.97%
\$500	180 days	\$140	\$1.92	750.42%

Multi-Payment Monthly Payday Loans

AMOUNT RECEIVED	<u>MAX</u> LOAN TERM	<u>MAX</u> RATE (CAB FEE)	<u>MAX</u> LENDER INTEREST	<u>MAX</u> ANNUAL % RATE
\$200	180 days	\$60	\$1.92	371.32%
\$300	180 days	\$90	\$2.88	371.32%
\$500	180 days	\$150	\$4.79	371.33%

Multi-Payment Auto Title Loans

AMOUNT RECEIVED	<u>MAX</u> LOAN TERM	<u>MAX</u> RATE (CAB FEE)	<u>MAX</u> LENDER INTEREST	INTEREST TIER	<u>MAX</u> ANNUAL % RATE
\$533*	180 days	\$106.07	\$4.82	19.9%	249.36%
\$1033*	180 days	\$205.57	\$9.34	19.9%	249.35%
\$1533*	180 days	\$305.07	\$13.86	19.9%	249.35%

*\$33 is paid on the borrower's behalf to file lien on vehicle title.

Late fee of the greater of 5% of the principle amount or \$7.50 if any payment is in default for a period of more than 10 days. Non-sufficient fund fees or return check fees of \$30.00.

This Business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

An advance of money obtained through a payday loan or auto title loans 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.