RYDACO LLC
MAX FEE SCHEDULE

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

AMOUNT RECEIVED	**MAX** LOAN TERM	**MAX** RATE (CAB FEE)	**MAX** LENDER INTEREST	**MAX** ANNUAL % RATE
$200	180 days	$630	$9.24	692.51%
$300	180 days	$945	$13.80	692.47%
$500	180 days	$1575	$23.04	692.48%

Multi-Payment Monthly Payday Loans

AMOUNT RECEIVED	**MAX** LOAN TERM	**MAX** RATE (CAB FEE)	**MAX** LENDER INTEREST	**MAX** ANNUAL % RATE
$200	180 days	$347.50	$8.26	428.33%
$300	180 days	$521.25	$12.43	428.37%
$500	180 days	$868.75	$20.69	428.35%

Multi-Payment Auto Title Loans

AMOUNT RECEIVED	**MAX** LOAN TERM	**MAX** RATE (CAB FEE)	**MAX** LENDER INTEREST	INTEREST TIER	**MAX** ANNUAL % RATE
$533*	180 days	$859.45	$22.05	32.25%	398.51%
$1033*	180 days	$1665.70	$42.73	32.25%	398.48%
$1533*	180 days	$2471.95	$63.42	32.25%	398.51%

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

For our services and for amounts received in the amount of $0 - $2499 you will pay periodically a fee of 32.25% of the original amount financed (amount received plus amount of the lien fee); for amounts received in the amount of $2500 - $4999, you will pay periodically a fee of 19.9% of the original amount financed (amount received plus the lien fee); and for amounts received in the amount of $5000+, you will pay periodically a fee of 15.9% of the original amount financed (amount received plus lien fee)

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.