

**ONLINE**

*LendNation*<sup>®</sup> 

# FEE SCHEDULE

MAXIMUM PRINCIPAL ADVANCE IS \$2,000

CSO FEES, INTEREST, TOTAL DUE, AND APR WILL VARY WITH THE LENGTH OF THE LOAN.\*

## SINGLE PAYMENT 14 DAY

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$200.00	\$50.00	\$0.95	\$250.95	664.17%
\$500.00	\$125.00	\$2.39	\$627.39	664.25%
\$700.00	\$175.00	\$3.35	\$878.35	664.26%

## SINGLE PAYMENT 30 DAY

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$200.00	\$50.00	\$2.05	\$252.05	316.64%
\$500.00	\$125.00	\$5.13	\$630.13	316.65%
\$700.00	\$175.00	\$7.19	\$882.19	316.66%

## BI-WEEKLY MULTI-PAY 24 WEEKS

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$250.00	\$750.00	\$11.51	\$1,011.51	659.98%
\$500.00	\$1,500.00	\$23.01	\$2,023.01	659.98%
\$750.00	\$2,250.00	\$34.52	\$3,034.52	659.98%
\$1,000.00	\$3,000.00	\$46.03	\$4,046.03	659.98%
\$1,500.00	\$4,500.00	\$69.04	\$6,069.04	659.67%

## SEMI-MONTHLY MULTI-PAY 5 MONTHS

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$250.00	\$625.00	\$10.41	\$885.41	609.92%
\$500.00	\$1,250.00	\$20.82	\$1,770.82	609.88%
\$750.00	\$1,875.00	\$31.23	\$2,656.23	609.90%
\$1,000.00	\$2,500.00	\$41.64	\$3,541.64	609.90%
\$1,500.00	\$3,750.00	\$62.47	\$5,312.47	609.90%

## MONTHLY MULTI-PAY 5 MONTHS

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$250.00	\$396.90	\$10.37	\$657.27	386.30%
\$500.00	\$793.75	\$20.75	\$1,314.50	386.28%
\$750.00	\$1,190.65	\$31.12	\$1,971.77	386.29%
\$1000.00	\$1,587.50	\$41.50	\$2,629.00	386.28%

\*Final terms set by Lender. Loans are made by Palmetto Lending. Credit approval is subject to the lender's credit underwriting standards. The lender requires certain supporting documentation with each new loan application. Prior to obtaining a loan, applicant must retain QC Financial Services of Texas, Inc., d/b/a LendNation, as a credit services organization.

If your payment is in default for a time period of 10 days or more, we may charge you a late fee in the amount of 5% of the payment amount due or \$7.50, whichever is greater.

If your payment is refused by your financial institution, we may charge you a returned payment fee in the amount of \$30.00.

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

OCCC Notice: 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, TX 78705. Phone: (800) 538-1579. Fax: (512) 936-7610.  
Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

# IN-STORE

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# CREDIT SERVICES ORGANIZATION

MAXIMUM PRINCIPAL ADVANCE IS \$2,000

CSO FEES, INTEREST, TOTAL DUE, AND APR WILL VARY WITH  
THE LENGTH OF THE LOAN.\*

## BI-WEEKLY MULTI-PAY 24 WEEKS

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$250	\$660.00	\$11.51	\$921.51	574.65%
\$500	\$1,320.00	\$23.01	\$1,843.01	574.65%
\$750	\$1,980.00	\$34.52	\$2,764.52	574.65%
\$1,000	\$2,640.00	\$46.03	\$3,686.03	574.65%
\$1,500	\$3,960.00	\$69.04	\$5,529.04	574.65%

## SEMI-MONTHLY MULTI-PAY 5 MONTHS

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$250	\$550.00	\$10.31	\$810.31	531.43%
\$500	\$1,100.00	\$20.82	\$1,620.82	531.46%
\$750	\$1,650.00	\$31.23	\$2,431.23	531.46%
\$1,000	\$2,200.00	\$41.64	\$3,241.64	531.46%
\$1,500	\$3,300.00	\$62.47	\$4,862.47	531.46%

## MONTHLY MULTI-PAY 5 MONTHS

LOAN AMOUNT	CSO FEES	INTEREST*	TOTAL DUE	APR
\$250	\$396.90	\$10.34	\$657.24	386.29%
\$500	\$793.75	\$20.68	\$1,314.43	386.26%
\$750	\$1,050.00	\$31.03	\$1,831.03	341.65%
\$1,000	\$1,400.00	\$41.37	\$2,441.37	341.65%
\$1,500	\$2,100.00	\$61.43	\$3,661.43	341.60%

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# ORGANIZACIÓN DE SERVICIOS DE CRÉDITO

EL ADELANTO MÁXIMO DE CAPITAL ES DE \$2,000

CSO CARGOS, EL INTERÉS, EL TOTAL ADEUDADO Y LA APR VARIARÁN  
CON EL PLAZO DEL PRÉSTAMO\*

## PAGO MÚLTIPLE QUINCENAL 24 SEMANAS

MONTO DEL PRÉSTAMO	CSO CARGOS	INTERÉS*	TOTAL ADEUDADO	APR
\$250	\$660.00	\$11.51	\$921.51	574.65%
\$500	\$1,320.00	\$23.01	\$1,843.01	574.65%
\$750	\$1,980.00	\$34.52	\$2,764.52	574.65%
\$1,000	\$2,640.00	\$46.03	\$3,686.03	574.65%
\$1,500	\$3,960.00	\$69.04	\$5,529.04	574.65%

## PAGO MÚLTIPLE BIMENSUAL 5 MESES

MONTO DEL PRÉSTAMO	CSO CARGOS	INTERÉS*	TOTAL ADEUDADO	APR
\$250	\$550.00	\$10.31	\$810.31	531.43%
\$500	\$1,100.00	\$20.82	\$1,620.82	531.46%
\$750	\$1,650.00	\$31.23	\$2,431.23	531.46%
\$1,000	\$2,200.00	\$41.64	\$3,241.64	531.46%
\$1,500	\$3,300.00	\$62.47	\$4,862.47	531.46%

## PAGO MÚLTIPLE MENSUAL 5 MESES

MONTO DEL PRÉSTAMO	CSO CARGOS	INTERÉS*	TOTAL ADEUDADO	APR
\$250	\$396.90	\$10.34	\$657.24	386.29%
\$500	\$793.75	\$20.68	\$1,314.43	386.26%
\$750	\$1,050.00	\$31.03	\$1,831.03	341.65%
\$1,000	\$1,400.00	\$41.37	\$2,441.37	341.65%
\$1,500	\$2,100.00	\$61.43	\$3,661.43	341.60%

**\*Términos finales establecidos por el Prestamista. Los préstamos son otorgados por Palmetto Lending.**

La aprobación del crédito está sujeta a los estándares de suscripción de crédito del prestamista.

El prestamista exige determinada documentación de respaldo con cada solicitud de préstamo nuevo. Antes de obtener un préstamo, el solicitante debe contratar a QC Financial Services of Texas, Inc., cuyo nombre comercial es LendNation, como organización de servicios de crédito.

Si se incurrió en incumplimiento de pago por un período de 10 días o más, podemos cobrarle un cargo por pago atrasado por un monto equivalente al 5% del pago adeudado, o bien, \$7.50, la cifra que sea mayor.

**Si su institución financiera rechaza su pago, podemos cobrarle un cargo por pago devuelto por un monto de \$30.00.**

Un adelanto de dinero obtenido a través de un préstamo contra el sueldo o prendario no tiene por objeto satisfacer necesidades financieras a largo plazo. Un préstamo contra el sueldo o prendario solamente debe ser utilizado para satisfacer necesidades de efectivo inmediatas a corto plazo. Refinanciar el préstamo en lugar de pagar la deuda en su totalidad a su vencimiento implicará el pago de cargos adicionales.

**Notificación de la OCCC:** este negocio recibió una licencia y es evaluado por la ley de Texas - Oficina del Comisionado de Crédito al Consumidor (OCCC), una agencia estatal. Si los consumidores no pueden resolver una queja o pregunta comunicándose con el negocio, podrán comunicarse con la OCCC para presentar una queja o hacer una pregunta general relacionada con el crédito. Dirección de la OCCC: 2601 N. Lamar Blvd., Austin, TX 78705. Teléfono: (800) 538-1579. Fax: (512) 936-7610. Sitio web: [occc.texas.gov](http://occc.texas.gov). Correo electrónico: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).