



# IDAHO MONEYTREE LOANS

## Auto Equity Loan

| Loan Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Finance Charge | APR%*   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------|
| \$500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$791.00       | 181.52% |
| <i>The amount of your 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 15-month loan term as an example: <b>15-Month Loan Term:</b> A \$500 loan would have a total repayment of \$1,291.00, which includes finance charges of \$791.00 and is based upon you agreeing to make 32 payments of \$39.13, due every two weeks, and one final payment of \$38.84 with an APR (Annual Percentage Rate) of 181.52%.*</i> |                |         |

## Payday Loan

| Loan Amount                                                                                                                                                                                                                                         | Fee     | APR%*   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| \$100                                                                                                                                                                                                                                               | \$18.50 | 482.32% |
| <i>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%.*</i> |         |         |

## Signature Loan

| Loan Amount                                                                                                                                                                                                                                      | Fee     | APR%*   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| \$100                                                                                                                                                                                                                                            | \$24.00 | 625.71% |
| <i>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%.*</i> |         |         |

## Installment Loan

| Loan Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Finance Charge | APR%*   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------|
| \$500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$1,452.22     | 299.23% |
| <i>The amount of your 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 15-month loan term as an example: <b>15-Month Loan Term:</b> A \$500 loan would have a total repayment of \$1,952.22, which includes finance charges of \$1,452.22 and is based upon you agreeing to make 32 payments of \$59.17, due every two weeks, and one final payment of \$58.78 with an APR (Annual Percentage Rate) of 299.23%.*</i> |                |         |

## Signature Installment Loan

| Loan Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Finance Charge | APR%*   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------|
| \$500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$2,061.08     | 400.14% |
| <i>The amount of your 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 15-month loan term as an example: <b>15-Month Loan Term:</b> A \$500 loan would have a total repayment of \$2,561.08, which includes finance charges of \$2,061.08 and is based upon you agreeing to make 32 payments of \$77.64, due every two weeks, and one final payment of \$76.60 with an APR (Annual Percentage Rate) of 400.14%.*</i> |                |         |

## Title Loan

| Loan Amount                                                                                                                                                                                                     | Fee      | APR%*   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------|
| \$500                                                                                                                                                                                                           | \$125.00 | 304.17% |
| <i>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%.*</i> |          |         |

*\*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.*

**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.*