

Loan By Phone of Alaska, LLC
d/b/a Check Into Cash, d/b/a Loan By Phone
Fee Schedule

Loan Amount	Fee Amount*	Check Amount	Term Days	Annual Percentage Rate**
\$ 100 ⁰⁰	\$ 20 ⁰⁰	\$ 120 ⁰⁰	14	521.43%
\$ 200 ⁰⁰	\$ 35 ⁰⁰	\$ 235 ⁰⁰	14	456.25%
\$ 300 ⁰⁰	\$ 50 ⁰⁰	\$ 350 ⁰⁰	14	434.52%
\$ 400 ⁰⁰	\$ 65 ⁰⁰	\$ 465 ⁰⁰	14	423.66%
\$ 500 ⁰⁰	\$ 80 ⁰⁰	\$ 580 ⁰⁰	14	417.14%

*Fee includes a \$5.00 nonrefundable origination fee. **Based on a fourteen (14) day advance with one (1) payment.

Loan Amount	Fee Amount*	Check Amount	Term Days	Annual Percentage Rate**
\$ 100 ⁰⁰	\$ 20 ⁰⁰	\$ 120 ⁰⁰	30	243.33%
\$ 200 ⁰⁰	\$ 35 ⁰⁰	\$ 235 ⁰⁰	30	212.92%
\$ 300 ⁰⁰	\$ 50 ⁰⁰	\$ 350 ⁰⁰	30	202.78%
\$ 400 ⁰⁰	\$ 65 ⁰⁰	\$ 465 ⁰⁰	30	197.71%
\$ 500 ⁰⁰	\$ 80 ⁰⁰	\$ 580 ⁰⁰	30	194.67%

*Fee includes a \$5.00 nonrefundable origination fee. **Based on a thirty (30) day advance with one (1) payment.

Returned Payment Fee: In the event your ACH Authorization is returned, dishonored, refused, or otherwise returned without payment from your financial institution for any reason, you agree to pay a returned payment fee of \$30.00.



Customer Notice: A single payday advance is typically for two to four weeks. However, borrowers often use these loans over a period of months, which can be expensive. Payday advances are not recommended as long-term financial solutions.