

## Loan By Phone of Oregon, LLC d/b/a Loan By Phone Fee Schedule

Cash Needed	Origination Fee	Interest	Check Amount	Annual Percentage Rate*
\$ 10000	\$ 1000	\$ 305	\$ 113 <sup>05</sup>	153.65%
\$ 20000	\$ 2000	\$ 611	\$ 22611	153.71%
\$ 30000	\$ 3000	\$ 917	\$ 33917	153.73%

<sup>\*</sup> Based on a thirty-one (31) day advance with one (1) payment.

If your Check or ACH is dishonored or returned due to insufficient funds, then you agree to pay us a one-time charge of \$20, plus \$2.50 which is the amount charged to us for a dishonored check or ACH.

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.