



FEE SCHEDULE AND DISCLOSURES

Schedule of All Fees. Schedule of all fees to be charged for services performed by the Credit Access Business (“CAB”) in connection with Multi-Payment Payday Loans (“Installment Loans”) as applicable in the following examples:

Multi-Payment Payday Loan (“Installment Loan”)

Amount Financed	CAB Fee (160% of Amount Financed)	Lender Interest Rate (9.95%)*	Finance Charge (Interest & CAB Fees)	Annual Percentage Rate (APR)*	Additional Fees Charged at Loan Inception	Standard Loan Term (days)	Number of Payments	Payment Amount	Total of Payments
\$600	\$960.00	\$38.96	\$998.96	510.15%	0	168	12	\$133.25	\$1,598.96
\$900	\$1,440.00	\$58.46	\$1,498.46	510.16%	0	168	12	\$199.88	\$2,398.46
\$1,200	\$1,920.00	\$77.94	\$1,997.94	510.15%	0	168	12	\$266.50	\$3,197.94

* The Lender Interest and APR calculations are based on a loan with a 168-day term and a monthly schedule. The amount of Lender Interest and the APR may be different if your loan term is not 168-days or your payment schedule is not monthly. The Lender Interest and APR of your loan will be disclosed in the federal Truth-In-Lending Statement contained in your contract.

Annual Percentage Rate: The APR is the cost of your loan expressed as a yearly rate. The APR will increase if the actual loan term is shorter than this example, and will decrease if your loan term is longer.

Other Fees

The examples above are based on the consumer paying on time with the schedule provided on credit origination. Additional fees that may occur include Non-Sufficient Funds (NSF) Fee of \$30.00 for any returned payment.

Office of Consumer Credit Commissioner

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.

Consumer Notice

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday 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.

LoanMe is a registered Texas Credit Services Organization and operates as a licensed Credit Access Business (CAB). The lender, PCAM CREDIT VIII, LLC, is an unaffiliated third party.