

ACE Cash Express, Inc.-Virginia Fees and Examples

Payday Loan

Loan Amount	Term	Interest	Fees (Loan Fee/ Verification Fee)	Total of Payment	Annual Percentage Rate (APR)*
\$300.00	14	\$4.14	\$65.00	\$369.14	600.86 %
\$300.00	30	\$8.88	\$65.00	\$373.88	299.62 %
\$300.00	31	\$9.17	\$65.00	\$374.17	291.10 %
\$300.00	62	\$18.34	\$65.00	\$383.34	163.54 %

***Terms of Repayment.** A single payment in the Total of Payments amount is due at the end of a term. See your agreement for disclosure of your APR.

Extended Term Loan

Loan Amount	Days	Interest	Fees (Loan Fee/Verification Fee)	Total of Payment	Annual Percentage Rate (APR)**
\$300.00	60	\$17.75	\$64.97	\$382.72	255.65 %

Day 15 Payment	Day 30 Payment	Day 45 Payment	Day 60 Payment
\$95.68	\$95.68	\$95.68	\$95.68

****Terms of Repayment.** This loan assumes payments every 15 days for 60 days beginning December 1st and ending January 30th. See your agreement for disclosure of your APR.

EXAMPLE PAYMENT PLAN SCHEDULE OF PAYMENTS for \$300.00 Loan

Extended Payment Plan Entered on Day 1 of the Loan

Interest	Fees	Day 15 Payment	Day 30 Payment	Day 45 Payment	Day 60 Payment	Total of Payments
\$0.00	\$65.00	\$91.25	\$91.25	\$91.25	\$91.25	\$365.00

Extended Payment Plan Entered on Day 15 of a 31 Day Loan

Interest	Fees	Day 30 Payment	Day 45 Payment	Day 60 Payment	Day 75 Payment	Total of Payments
\$4.40	\$65.00	\$92.35	\$92.35	\$92.35	\$92.35	\$369.40