

LOAN RATES AND FEES

BELOW IS GENERAL INFORMATION REGARDING ALL RATES AND FEES THAT WILL ASSIST YOU IN MAKING YOUR LOAN DECISION.

ANNUAL PERCENTAGE RATE (APR)

The cost of your credit as a yearly rate. APR is a combination of the interest rate plus the fees charged on your loan. APR is higher than the interest rate because it includes both fees and interest as finance charges.

Your actual terms and the Annual Percentage Rate (APR) will be determined at the time your application is submitted and will be based upon your application and credit information. Not all applicants will qualify for the lowest APR.

Under the Mississippi Credit Availability Transaction:

- Loans of \$500 or less must be payable in an overall term of 4 to 6 months.
- Loans of more than \$500 and up to \$2,500 must be payable in an overall term of 6 to 12 months.
- The Max loan is \$2,500.00

FEES

A list of additional fees that you may be charged.

A Borrower may be charged:

- * Monthly Handling Fee: up to \$25 per \$100 borrowed per month.
- * Origination Fee: 1% of the amount disbursed or \$5.00, whichever is greater.
- * Late fee: 10% of the past-due amount. The payment is considered late if it is more than 10 days past due.

TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL:

**SET Financial
Phone: 800-803-2510
Email: cs@setfinancial.com**



This lender is licensed and regulated by:
The Mississippi Department of Banking and Consumer Finance
P.O. Box 12129, Jackson MS 39236

To report any unresolved problems or complaints, contact the Division by telephone at (800) 844-2499 or visit the website www.dbcf.ms.gov