

**FINANCE CHARGE SCHEDULE FOR SINGLE-PAYMENT LOANS**  
**(“PAYDAY LOANS” OR “DEFERRED DEPOSIT LOANS”)**

DAYS IN LOAN TERM	ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	AMOUNT FINANCED The amount we pay to you or on your behalf										
		\$50	\$100	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$1,000
		FINANCE CHARGE The dollar amount the credit will cost you										
6	1,520.83%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
7	1,303.57%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
8	1,140.63%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
9	1,013.89%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
10	912.50%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
11	829.55%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
12	760.42%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
13	701.92%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
14	651.79%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
15	608.33%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
16	570.31%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
17	536.76%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
18	506.94%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
19	480.26%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
20	456.25%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
21	434.52%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
22	414.77%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
23	396.74%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
24	380.21%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
25	365.00%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
26	350.96%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
27	337.96%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
28	325.89%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
29	314.66%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
30	304.17%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
31	294.35%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00
32	285.16%	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00	\$250.00

**REGISTERING A COMPLAINT ABOUT CREDITNINJA**

For complaints about your Utah payday loan, please contact CreditNinja at phone number 855-646-5201 (855-NINJA01). For Utah residents, you may also contact the Utah Department of Financial Institutions at phone number (801) 538-8830 if you have attempted in good faith to reach an amicable solution to your complaint and have been unable to do so. For customers residing in states other than Utah, you may contact the regulatory agency of the state in which you reside.

**DETERMINING CREDITNINJA’S STATES OF OPERATION**

To determine whether CreditNinja offers loans to residents of your state, go to the CreditNinja home page ([www.creditninja.com](http://www.creditninja.com)) and click the State Licenses footer. We operate in the states listed on the drop-down menu. By selecting your home state from the drop-down menu, you can see the loan product(s) available to residents of your state. We offer multiple-installment closed-end loans (“installment loans”), single-installment loans (“payday loans” or “deferred deposit / deferred presentment transactions”), and open-end loans (“line of credit”). But we do not offer the same loan products in all states in which we operate. Please review all website and loan disclosures carefully to determine the loan product(s) available to residents of your state.

**UNDERSTANDING THE COST OF AN ONLINE LOAN**

A payday loan’s finance charge varies directly with the amount of the loan and does not vary based on the length of the loan term. Thus, as illustrated in the finance charge schedule above, a payday loan’s finance charge ranges from \$25 (for a \$100 loan) to \$250 (for a \$1,000 loan) – regardless of the length of the loan term. A payday loan’s Annual Percentage Rate varies inversely with the length of the loan term and does not vary based on the amount of the loan. Thus, as illustrated in the finance charge schedule above, a payday loan’s APR ranges from 1,520.83% (for a 6-day loan) to 285.16% (for a 32-day loan) – regardless of the amount of the loan.

**PREPAYING A PAYDAY LOAN**

To determine how to prepay a payday loan and whether you are entitled to a rebate of the finance charge upon such prepayment, refer to the Loan Agreement that you review and sign in connection with the payday loan.

**REFINANCING A PAYDAY LOAN**

A Utah resident may refinance a payday loan, but the aggregate term of the original payday loan and all refinances of that loan may not exceed 10 weeks.

## UTAH WEBSITE DISCLOSURES

**Registering a Complaint with CreditNinja.** For customer services issues please call our customer service telephone number at 855-646-5201 (855-NINJA01) or email us at [support@creditninja.com](mailto:support@creditninja.com).

**Registering a Complaint with the State Regulator.** If a problem cannot be resolved by speaking with the lender and the nature of the complaint is something other than a high rate of interest or lack of funds to pay the payday loan, then you may call the Utah State Department of Financial Institutions at 801-538-8830.

**Availability of CreditNinja's Deferred Deposit Loans.** As of June 30, 2018, CreditNinja offers deferred deposit loans in: Missouri and Utah. As of the same date, CreditNinja offers other types of loans (*e.g.*, installment loans and line of credit) in: California, Idaho, Missouri, New Mexico, and Utah.

## UTAH WRITTEN CONTRACT DISCLOSURES

**Partial Payment:** A person receiving a deferred deposit loan may make a partial payment in increments of at least \$5 on the principal owed on the deferred deposit loan without incurring additional charges additional charges above the charges provided in the written contract.

**Rescission:** A person receiving a deferred deposit loan may rescind the deferred deposit loan on or before 5 p.m. of the next business day without incurring any charges.

**Rollovers:** The deferred deposit loan may not be rolled over without the person receiving the deferred deposit loan requesting a rollover.

**Rollover Limitation:** The deferred deposit loan may not be rolled over if the rollover requires the person to pay the amount owed in whole or in part more than 10 weeks after the day on which the deferred deposit loan is executed.

**Designated Agent:** The name and address in this state of a designated agent upon whom service of process may be made: C T Corporation System, 1108 East South Union Avenue, Salt Lake County, Midvale, Utah 84047.