



Reliable Credit[®]
ASSOCIATION, INC.

CALIFORNIA LOAN FEES

Loan Origination Fee:

- 3% of the Adjusted Amount Financed or \$240, whichever is more
- No fee if a new loan is funded within 365 days after originating a previous loan to the same borrower that included a loan fee

Late Charge:

- \$10 for payments made more than 10 days past their due date

Returned Payment Charge:

- \$15