



**Reliable Credit<sup>®</sup>**  
ASSOCIATION, INC.

## **SCHEDULE OF INTEREST AND FEES FOR UTAH LOANS**

### **Interest Rates:**

- Interest rates will vary from 17.99% to 29.99% depending on the applicant's overall creditworthiness, credit score, the loan to vehicle value ratio, and the vehicle's mileage
- Annual percentage rates will vary from 17.99% to 36% depending on the loan's interest rate, loan origination fee, term, and amount financed
- The dollar amounts of interest will vary depending on the loan's interest rate, loan origination fee, term, amount financed, and amounts and timing of borrower payments

### **Loan Origination Fees:**

The greater of \$240 or 3% of the amount financed excluding any loan origination fee and optional ancillary products, but never an amount that would cause the annual percentage rate to exceed 36% or an amount that is greater than 24% of any loan proceeds disbursed to the borrower

### **Late Charge:**

5% of the part of the payment that is late or \$30, whichever is more

### **Returned Payment Charge:**

\$20

### **Complaints:**

You may contact the Utah Department of Financial Institutions at (801) 538-8830