



Reliable Credit[®]
ASSOCIATION, INC.

CALIFORNIA LOAN FEES

Loan Origination Fee:

- Loans with a bona fide principal amount* of \$2,501 to \$4,999: \$75
- Loans of with a bona fide principal amount* of \$5,000 or more: 3% of the Amount Financed or \$240, whichever is more
- All loans: 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

*“bona fide principal amount” means the loan’s principal balance minus the loan fee and statutory fees paid to public officers for acknowledging, filing, recording, or releasing any instrument securing the loan or executed in connection with the loan