



DISCLOSURE OF AVAILABLE CREDIT PRODUCTS
 The following is a description of all credit products that are available in this TitleMax office

TitleMax of Missouri, Inc. (“Lender”) is licensed and regulated by the Missouri Division of Finance and makes secured consumer installment loans and unsecured personal installment loans pursuant to Rev. Stat. Mo. Chapters 367 and 408. The complete schedule of fees and charges for Lender’s installment loans is set forth below.

In the example transaction examples shown below, the final scheduled payment amount typically differs from the standard payment amount. All transaction examples and APRs are examples only; actual periodic payment amounts and APRs may be higher or lower depending on the month and date of loan origination. Applicants must meet all Lender underwriting criteria.

SECURED INSTALLMENT LOANS:

- *Loan Amounts and Terms:* up to \$10,000; monthly payments; repayable over 24-48 months
- *Interest Rates:* As shown below. Interest rates are determined based on the creditworthiness of the consumer and whether the consumer has done business with Lender previously. More creditworthy consumers and consumers who have a good history with Lender may qualify for annual interest rates at the lower end of the range. Lower promotional rates may apply.
- *Lien Filing Fee:* \$20.50 paid to the Department of Motor Vehicles to perfect Lender’s lien on the motor vehicle collateral. Lien filing fees for other states may vary. The lien filing fee is included in the Amount Financed.
- *Late Fee:* \$15 or 5% of the unpaid amount of any installment not paid within 15 days, whichever is greater (maximum of \$50), or \$5 if the scheduled installment amount is \$25 or less.
- *Required Qualifications:* Clear title to a qualifying motor vehicle

Loan Amount	Annual Interest Rate
\$0.00 - \$949.99	227.88% - 251.88%
\$950.00 - \$1,349.99	215.88% - 239.88%
\$1,350.00 - \$1,949.99	203.88% - 239.88%
\$1,950.00 - \$2,449.99	191.88% - 227.88%
\$2,450.00 - \$3,249.99	179.88% - 215.88%
\$3,250.00 - \$5,249.99	167.88% - 191.88%
\$5,250.00 +	155.88% - 179.88%

Motorcycle (Up to \$3,000)	
TMX Credit Score	Monthly Interest Rate
0 - 279	14.99% - 19.99%
280 - 399	13.99% - 18.99%
400 - 559	12.99% - 17.99%
560 - 729	11.99% - 16.99%
730 - 1000	10.99% - 15.99%

Secured Installment Loan Transaction Examples (Non-Motorcycle Collateral, Inc. Lien Fee of \$20.50)

Amount Financed	Annual Interest Rate	Monthly Payment	Finance Charge	Total of Payments	Annual Percentage Rate (APR)
\$520.50	227.88%	23 payments of \$100.82 1 payment of \$101.22	\$1,899.58	\$2,424.08	228.92%
\$720.50	215.88%	23 payments of \$132.87 1 payment of \$133.25	\$2,468.76	\$3,189.26	217.22%
\$1,220.50	215.88%	23 payments of \$225.08 1 payment of \$225.58	\$4,181.92	\$5,402.42	217.22%
\$1,720.50	203.88%	23 payments of \$300.90 1 payment of \$300.86	\$5,501.06	\$7,221.56	205.11%
\$2,520.50	191.88%	23 payments of \$417.03 1 payment of \$418.30	\$7,489.49	\$10,009.99	193.01%
\$4,020.50	179.88%	35 payments of \$609.47 1 payment of \$607.37	\$17,918.32	\$21,938.82	180.74%
\$7,520.50	155.88%	47 payments of \$983.32 1 payment of \$982.85	\$39,678.39	\$47,198.89	156.47%



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Secured Installment Loan Transaction Examples (Motorcycle Collateral, Inc. Lien Fee of \$20.50)						
FICO® Risk Score, Classic V2 credit score range	Amount Financed	Annual Interest Rate	Monthly Payment	Finance Charge	Total of Payments	Annual Percentage Rate (APR)
300 to 525	\$520.50	215.88%	23 payments of \$95.99 1 payment of \$95.61	\$1,782.88	\$2,303.38	217.22%
	\$1,220.50	215.88%	23 payments of \$225.08 1 payment of \$225.58	\$4,181.92	\$5,402.42	217.22%
	\$2,520.50	215.88%	23 payments of \$464.82 1 payment of \$465.52	\$8,635.88	\$11,156.38	217.22%
	\$3,020.50	215.88%	35 payments of \$547.23 1 payment of \$537.78	\$16,670.33	\$19,690.83	216.86%
526 to 626	\$520.50	191.88%	23 payments of \$86.12 1 payment of \$85.91	\$1,546.17	\$2,066.67	193.01%
	\$1,220.50	191.88%	23 payments of \$201.94 1 payment of \$202.09	\$3,626.21	\$4,846.71	193.01%
	\$2,520.50	191.88%	23 payments of \$417.03 1 payment of \$418.30	\$7,489.49	\$10,009.99	193.01%
	\$3,020.50	191.88%	35 payments of \$487.55 1 payment of \$484.95	\$14,528.70	\$17,549.20	192.79%
627 to 850	\$520.50	167.88%	23 payments of \$76.47 1 payment of \$76.77	\$1,315.08	\$1,835.58	168.67%
	\$1,220.50	167.88%	23 payments of \$179.32 1 payment of \$178.79	\$3,082.65	\$4,303.15	168.82%
	\$2,520.50	167.88%	23 payments of \$370.31 1 payment of \$371.03	\$6,367.66	\$8,888.16	168.82%
	\$3,020.50	167.88%	35 payments of \$428.39 1 payment of \$426.31	\$12,399.46	\$15,419.96	168.67%

PERSONAL INSTALLMENT LOANS:

- *Loan Amounts and Terms:* \$100 - \$2,500 (\$1,000 max for new customers), bi-weekly, semi-monthly, and monthly payments; repayable over 6-12 months
- *Interest Rates:* As shown below. Interest rates are determined based on the consumer's preferred method of repayment. Consumers who prefer to make payments in the store or by phone qualify for our standard rate. Consumers who agree to repay their loan by recurring electronic payments qualify for a lower rate. Lower promotional rates may apply.
- *Late Fee:* \$15 or 5% of the unpaid amount of any installment not paid within 15 days, whichever is greater (maximum of \$50), or \$5 if the scheduled installment amount is \$25 or less.
- *Returned Payment Handling Charge:* \$25 for any payment returned or refused for processing for any reason.
- *Required Qualifications:* Valid and verifiable bank account, valid and verifiable income.

Loan Amount	Annual Interest Rate	Loan Term
\$100.00 - \$1,000.99	650.00% (520.00%**)	13 bi-weekly payments
\$1,001.00 - \$2,500.00	650.00% (520.00%**)	26 bi-weekly payments
\$100.00 - \$1,000.99	650.00% (520.00%**)	12 semi-monthly payments
\$1,001.00 - \$2,500.00	650.00% (520.00%**)	24 semi-monthly payments
\$100.00 - \$1,000.99	650.00% (520.00%**)	6 monthly payments
\$1,001.00 - \$2,500.00	650.00% (520.00%**)	12 monthly payments



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Personal Installment Loan Transaction Examples					
Amount Financed	Annual Interest Rate	Bi-Weekly Payments	Finance Charge	Annual Percentage Rate (APR)	Total of Payments
\$500.00	650.00%	12 payments of \$131.97 1 payment of \$131.64	\$1,215.28	648.22%	\$1,715.28
\$500.00	520.00%	12 payments of \$110.08 1 payment of \$109.83	\$930.79	518.57%	\$1,430.79
\$1,750.00	650.00%	25 payments of \$437.64 1 payment of \$441.83	\$9,632.83	648.22%	\$11,382.83
\$1,750.00	520.00%	25 payments of \$352.15 1 payment of \$354.77	\$7,408.52	518.58%	\$9,158.52
Amount Financed	Annual Interest Rate	Semi-Monthly Payments	Finance Charge	Annual Percentage Rate (APR)	Total of Payments
\$500.00	650.00%	11 payments of \$147.33 1 payment of \$147.06	\$1,267.69	643.25%	\$1,767.69
\$500.00	520.00%	11 payments of \$122.54 1 payment of \$122.75	\$970.69	516.71%	\$1,470.69
\$1,750.00	650.00%	23 payments of \$483.47 1 payment \$421.88	\$9,791.69	638.04%	\$11,541.69
\$1,750.00	520.00%	23 payments of \$389.33 1 payment \$386.94	\$7,591.53	514.18%	\$9,341.53
Amount Financed	Annual Interest Rate	Monthly Payments	Finance Charge	Annual Percentage Rate (APR)	Total of Payments
\$500.00	650.00%	5 payments of \$295.65 1 payment of \$295.68	\$1,273.93	658.07%	\$1,773.93
\$500.00	520.00%	5 payments of \$247.14 1 payment of \$247.13	\$982.83	526.19%	\$1,482.83
\$1,750.00	650.00%	11 payments of \$962.34 1 payment of \$960.25	\$9,795.99	656.37%	\$11,545.99
\$1,750.00	520.00%	11 payments of \$775.88 1 payment of \$776.20	\$7,560.88	525.21%	\$9,310.88