

MISSOURI MAXIMUM RATE

SCHEDULE FOR LOANS

CATEGORY

MAXIMUM INTEREST RATE

Personal Loans

12.00*

(Non-Real Estate)

* Fees:

- Returned payment charge of \$15 for each returned payment
- Late charges:
 - On loans for Solar (with or without additional products) a charge of the lesser of \$5 or 5% of the late payment amount within 15 days of the payment due date.
 - On loans for accessories independent of Solar service, a charge of the lesser of \$10 or 4% of the late payment amount within 15 days of the payment due date.