

TEXAS PAWNSHOP RATE CHART ** ONE MONTH LOANS ** MAXIMUM RATES

*** FOR USE FROM JULY 1, 2025 TO JUNE 30, 2026 ONLY ***

| \$.01 - \$270.00 APR 240% | | | \$270.01 - \$1800.00 APR 180% | | | \$1800.01 - \$2700.00 APR 30% | | | \$2700.01 - \$18500.00 APR 12% | | |
|----------------------------|---------|----------|-------------------------------|---------|----------|-------------------------------|---------|----------|--------------------------------|----------|----------|
| \$ | MONTH | DAILY | \$ | MONTH | DAILY | \$ | MONTH | DAILY | \$ | MONTH | DAILY |
| AMT | CHARGE | CHARGE | AMT | CHARGE | CHARGE | AMT | CHARGE | CHARGE | AMT | CHARGE | CHARGE |
| 1 | \$0.20 | \$0.0067 | 51 | \$10.20 | \$0.3400 | 105 | \$21.00 | \$0.7000 | 360 | \$54.00 | \$1.8000 |
| 2 | \$0.40 | \$0.0133 | 52 | \$10.40 | \$0.3467 | 110 | \$22.00 | \$0.7333 | 370 | \$55.50 | \$1.8500 |
| 3 | \$0.60 | \$0.0200 | 53 | \$10.60 | \$0.3533 | 115 | \$23.00 | \$0.7667 | 380 | \$57.00 | \$1.9000 |
| 4 | \$0.80 | \$0.0267 | 54 | \$10.80 | \$0.3600 | 120 | \$24.00 | \$0.8000 | 390 | \$58.50 | \$1.9500 |
| 5 | \$1.00 | \$0.0333 | 55 | \$11.00 | \$0.3667 | 125 | \$25.00 | \$0.8333 | 400 | \$60.00 | \$2.0000 |
| 6 | \$1.20 | \$0.0400 | 56 | \$11.20 | \$0.3733 | 130 | \$26.00 | \$0.8667 | 410 | \$61.50 | \$2.0500 |
| 7 | \$1.40 | \$0.0467 | 57 | \$11.40 | \$0.3800 | 135 | \$27.00 | \$0.9000 | 420 | \$63.00 | \$2.1000 |
| 8 | \$1.60 | \$0.0533 | 58 | \$11.60 | \$0.3867 | 140 | \$28.00 | \$0.9333 | 430 | \$64.50 | \$2.1500 |
| 9 | \$1.80 | \$0.0600 | 59 | \$11.80 | \$0.3933 | 145 | \$29.00 | \$0.9667 | 440 | \$66.00 | \$2.2000 |
| 10 | \$2.00 | \$0.0667 | 60 | \$12.00 | \$0.4000 | 150 | \$30.00 | \$1.0000 | 450 | \$67.50 | \$2.2500 |
| 11 | \$2.20 | \$0.0733 | 61 | \$12.20 | \$0.4067 | 155 | \$31.00 | \$1.0333 | 460 | \$69.00 | \$2.3000 |
| 12 | \$2.40 | \$0.0800 | 62 | \$12.40 | \$0.4133 | 160 | \$32.00 | \$1.0667 | 470 | \$70.50 | \$2.3500 |
| 13 | \$2.60 | \$0.0867 | 63 | \$12.60 | \$0.4200 | 165 | \$33.00 | \$1.1000 | 480 | \$72.00 | \$2.4000 |
| 14 | \$2.80 | \$0.0933 | 64 | \$12.80 | \$0.4267 | 170 | \$34.00 | \$1.1333 | 490 | \$73.50 | \$2.4500 |
| 15 | \$3.00 | \$0.1000 | 65 | \$13.00 | \$0.4333 | 175 | \$35.00 | \$1.1667 | 500 | \$75.00 | \$2.5000 |
| 16 | \$3.20 | \$0.1067 | 66 | \$13.20 | \$0.4400 | 180 | \$36.00 | \$1.2000 | 525 | \$78.75 | \$2.6250 |
| 17 | \$3.40 | \$0.1133 | 67 | \$13.40 | \$0.4467 | 185 | \$37.00 | \$1.2333 | 550 | \$82.50 | \$2.7500 |
| 18 | \$3.60 | \$0.1200 | 68 | \$13.60 | \$0.4533 | 190 | \$38.00 | \$1.2667 | 575 | \$86.25 | \$2.8750 |
| 19 | \$3.80 | \$0.1267 | 69 | \$13.80 | \$0.4600 | 195 | \$39.00 | \$1.3000 | 600 | \$90.00 | \$3.0000 |
| 20 | \$4.00 | \$0.1333 | 70 | \$14.00 | \$0.4667 | 200 | \$40.00 | \$1.3333 | 625 | \$93.75 | \$3.1250 |
| 21 | \$4.20 | \$0.1400 | 71 | \$14.20 | \$0.4733 | 205 | \$41.00 | \$1.3667 | 650 | \$97.50 | \$3.2500 |
| 22 | \$4.40 | \$0.1467 | 72 | \$14.40 | \$0.4800 | 210 | \$42.00 | \$1.4000 | 675 | \$101.25 | \$3.3750 |
| 23 | \$4.60 | \$0.1533 | 73 | \$14.60 | \$0.4867 | 215 | \$43.00 | \$1.4333 | 700 | \$105.00 | \$3.5000 |
| 24 | \$4.80 | \$0.1600 | 74 | \$14.80 | \$0.4933 | 220 | \$44.00 | \$1.4667 | 725 | \$108.75 | \$3.6250 |
| 25 | \$5.00 | \$0.1667 | 75 | \$15.00 | \$0.5000 | 225 | \$45.00 | \$1.5000 | 750 | \$112.50 | \$3.7500 |
| 26 | \$5.20 | \$0.1733 | 76 | \$15.20 | \$0.5067 | 230 | \$46.00 | \$1.5333 | 775 | \$116.25 | \$3.8750 |
| 27 | \$5.40 | \$0.1800 | 77 | \$15.40 | \$0.5133 | 235 | \$47.00 | \$1.5667 | 800 | \$120.00 | \$4.0000 |
| 28 | \$5.60 | \$0.1867 | 78 | \$15.60 | \$0.5200 | 240 | \$48.00 | \$1.6000 | 825 | \$123.75 | \$4.1250 |
| 29 | \$5.80 | \$0.1933 | 79 | \$15.80 | \$0.5267 | 245 | \$49.00 | \$1.6333 | 850 | \$127.50 | \$4.2500 |
| 30 | \$6.00 | \$0.2000 | 80 | \$16.00 | \$0.5333 | 250 | \$50.00 | \$1.6667 | 875 | \$131.25 | \$4.3750 |
| 31 | \$6.20 | \$0.2067 | 81 | \$16.20 | \$0.5400 | 255 | \$51.00 | \$1.7000 | 900 | \$135.00 | \$4.5000 |
| 32 | \$6.40 | \$0.2133 | 82 | \$16.40 | \$0.5467 | 260 | \$52.00 | \$1.7333 | 925 | \$138.75 | \$4.6250 |
| 33 | \$6.60 | \$0.2200 | 83 | \$16.60 | \$0.5533 | 265 | \$53.00 | \$1.7667 | 950 | \$142.50 | \$4.7500 |
| 34 | \$6.80 | \$0.2267 | 84 | \$16.80 | \$0.5600 | 270 | \$54.00 | \$1.8000 | 975 | \$146.25 | \$4.8750 |
| 35 | \$7.00 | \$0.2333 | 85 | \$17.00 | \$0.5667 | 275 | \$41.25 | \$1.3750 | 1000 | \$150.00 | \$5.0000 |
| 36 | \$7.20 | \$0.2400 | 86 | \$17.20 | \$0.5733 | 280 | \$42.00 | \$1.4000 | 1100 | \$165.00 | \$5.5000 |
| 37 | \$7.40 | \$0.2467 | 87 | \$17.40 | \$0.5800 | 285 | \$42.75 | \$1.4250 | 1200 | \$180.00 | \$6.0000 |
| 38 | \$7.60 | \$0.2533 | 88 | \$17.60 | \$0.5867 | 290 | \$43.50 | \$1.4500 | 1300 | \$195.00 | \$6.5000 |
| 39 | \$7.80 | \$0.2600 | 89 | \$17.80 | \$0.5933 | 295 | \$44.25 | \$1.4750 | 1400 | \$210.00 | \$7.0000 |
| 40 | \$8.00 | \$0.2667 | 90 | \$18.00 | \$0.6000 | 300 | \$45.00 | \$1.5000 | 1500 | \$225.00 | \$7.5000 |
| 41 | \$8.20 | \$0.2733 | 91 | \$18.20 | \$0.6067 | 305 | \$45.75 | \$1.5250 | 2000 | \$50.00 | \$1.6667 |
| 42 | \$8.40 | \$0.2800 | 92 | \$18.40 | \$0.6133 | 310 | \$46.50 | \$1.5500 | 2500 | \$62.50 | \$2.0833 |
| 43 | \$8.60 | \$0.2867 | 93 | \$18.60 | \$0.6200 | 315 | \$47.25 | \$1.5750 | 3000 | \$30.00 | \$1.0000 |
| 44 | \$8.80 | \$0.2933 | 94 | \$18.80 | \$0.6267 | 320 | \$48.00 | \$1.6000 | 4000 | \$40.00 | \$1.3333 |
| 45 | \$9.00 | \$0.3000 | 95 | \$19.00 | \$0.6333 | 325 | \$48.75 | \$1.6250 | 5000 | \$50.00 | \$1.6667 |
| 46 | \$9.20 | \$0.3067 | 96 | \$19.20 | \$0.6400 | 330 | \$49.50 | \$1.6500 | 6000 | \$60.00 | \$2.0000 |
| 47 | \$9.40 | \$0.3133 | 97 | \$19.40 | \$0.6467 | 335 | \$50.25 | \$1.6750 | 7500 | \$75.00 | \$2.5000 |
| 48 | \$9.60 | \$0.3200 | 98 | \$19.60 | \$0.6533 | 340 | \$51.00 | \$1.7000 | 9000 | \$90.00 | \$3.0000 |
| 49 | \$9.80 | \$0.3267 | 99 | \$19.80 | \$0.6600 | 345 | \$51.75 | \$1.7250 | 10000 | \$100.00 | \$3.3333 |
| 50 | \$10.00 | \$0.3333 | 100 | \$20.00 | \$0.6667 | 350 | \$52.50 | \$1.7500 | 18500 | \$185.00 | \$6.1667 |

SEE REVERSE SIDE FOR REFUND INSTRUCTIONS AND EXAMPLES

ANY PAWN SERVICE CHARGE (PSC) EXCEEDING \$15 IS SUBJECT TO REFUND.

EXAMPLES:

| | | | |
|-----------------------------|-----------|-----------|-----------|
| AMOUNT OF LOAN | \$250.00 | \$150.00 | \$300.00 |
| DATE OF LOAN | 6/10/2025 | 7/5/2025 | 2/12/2025 |
| DUE DATE | 7/10/2025 | 8/5/2025 | 3/12/2025 |
| DATE PAID/RENEWED | 6/15/2025 | 7/28/2025 | 2/26/2025 |
| DAILY REFUND AMOUNT | \$1.67 | \$1.00 | \$1.50 |
| DAYS PAID PRIOR TO DUE DATE | X 25 | X 8 | X 14 |
| CALCULATED REFUND | \$41.67 | \$8.00 | \$21.00 |
| PSC TO BE COLLECTED | \$15.00 | \$22.00 | \$24.00 |
| ACTUAL REFUND | \$35.00 | \$8.00 | \$21.00 |