

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

*** FOR USE FROM JULY 1, 2026 TO JUNE 30, 2027 ONLY ***

\$.01 - \$276.00 APR 240%			\$276.01 - \$1840.00 APR 180%			\$1840.01 - \$2760.00 APR 30%			\$2760.01 - \$23000.00 APR 12%		
\$ AMT	MONTH CHARGE	DAILY CHARGE	\$ AMT	MONTH CHARGE	DAILY CHARGE	\$ AMT	MONTH CHARGE	DAILY CHARGE	\$ AMT	MONTH CHARGE	DAILY 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	\$55.00	\$1.8333	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

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	9/10/2026	7/5/2026	2/12/2027
DUE DATE	10/10/2026	8/5/2026	3/12/2027
DATE PAID/RENEWED	9/15/2026	7/28/2026	2/26/2027
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