

## **LOAN RATES AND FEES**

**BELOW IS GENERAL INFORMATION REGARDING ALL RATES AND FEES THAT WILL ASSIST YOU IN MAKING YOUR LOAN DECISION. IF YOU HAVE ANY QUESTIONS, OR WOULD LIKE MORE INFORMATION, PLEASE ASK.**

**MAKE CERTAIN YOU UNDERSTAND THE TERMS AND COSTS OF YOUR LOAN.**

### **ANNUAL PERCENTAGE RATE (APR)**

The cost of your credit as a yearly rate. APR is a combination of the interest rate plus the fees charged on your loan. APR is higher than the interest rate because it includes both fees and interest as finance charges.

Your actual terms and the Annual Percentage Rate (APR) will be determined at the time your application is submitted and will be based upon your application and credit information. Not all applicants will qualify for the lowest rate.

Under The Alabama Consumer Credit Act any credit transaction must have an original amount financed of two thousand dollars (\$2,000) or greater.

### **FEES**

#### **A list of all additional fees that you may be charged.**

Late fee that is the greater of \$18.00 or 5% of the late payment, not to exceed \$100. The payment is considered late if it is more than 10 days past due.

Account Maintenance Fee: \$3 for each month of the loan term.

**TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL:**

**SET Financial**  
**PO Box 4356 Dept 1545, Houston TX 77210-4356**  
**Phone: 800-803-2510**  
**Or send an email to: [cs@setfinancial.com](mailto:cs@setfinancial.com)**

This lender is licensed and regulated by the  
State Banking Dept Bureau of Loans,  
PO Box 4600 Montgomery, Alabama 36106  
(866) 465-2279