

**Figure 7 TAC §90.203(b)(7)(C)(i)**

"The annual rate of interest is: (1) 30% on the unpaid cash advance that is \$3,650.00 or less; (2) 24% on the unpaid cash advance that is greater than \$3,650.00 through \$7,665.00; and (3) 18% on the unpaid cash advance that is greater than \$7,665.00 through \$18,250.00. You figure the Finance Charge by applying the scheduled installment earnings method as defined by the Texas Finance Code. The unpaid cash advance does not include the administrative fee, late charges, and returned check charges. If I prepay my loan in full before the final payment is due, I may save a portion of the Finance Charge. I will not get a refund if the refund would be less than \$1.00. You base the Finance Charge and Total of Payments as if I will make each payment on the day it is due. My final payment may be larger or smaller than my regular payment."