

Figure 7 TAC §90.203(b)(7)(E)(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. This interest rate may not be the same as the Annual Percentage Rate. The unpaid cash advance does not include the administrative fee, late charges, and returned check charges. You base the Finance Charge and Total of Payments as if I will make each payment on the day it is due. You will apply payments on the date they are received. This may result in a different Finance Charge or Total of Payments. My final payment may be larger or smaller than my regular payment."