

JONES FINANCE, INC.
TRUTH IN LENDING INTEREST RATE
CHART

ALABAMA CONSUMER CREDIT ACT "MINI-CODE" (Act 1971-2052; Effective 1971)

(FINANCE CHARGES)

Amount	Mo	Paymen	APR	Interest	Surcharge	Maintenance Fee*	Total of
\$1,032.12	9	\$152.00	45.53	\$97.95	\$61.93	\$27.00	\$1,216.00
\$1,265.61	8	\$185.00	43.38	\$114.45	75.94	\$24.00	\$1,480.00
\$1,325.91	9	\$174.00	41.57	\$133.51	\$79.55	\$27.00	\$1,566.00
\$1,412.78	9	\$185.00	41.01	\$140.75	\$84.77	\$27.00	\$1,665.00
\$1,531.25	9	\$200.00	40.35	\$149.87	\$120.00	\$27.00	\$1,800.00
\$1,744.51	9	\$227.00	39.37	\$166.82	\$104.67	\$27.00	\$2,043.00
\$1,894.58	9	\$246.00	38.82	\$178.75	\$113.67	\$27.00	\$2,214.00
\$2,018.30	8	\$297.00	45.31	\$213.70	\$120.00	\$24.00	\$2,376.00
\$2,181.27	9	\$281.00	36.78	\$200.73	\$120.00	\$27.00	\$2,529.00
\$2,306.85	9	\$296.00	35.76	\$210.15	\$120.00	\$27.00	\$2,664.00
\$2,340.34	9	\$300.00	35.50	\$212.66	\$120.00	\$27.00	\$2,700.00
\$2,665.60	9	\$347.00	39.48	\$310.40	\$120.00	\$27.00	\$3,123.00
\$2,851.85	9	\$370.00	38.61	\$331.15	\$120.00	\$27.00	\$3,330.00
\$3,089.63	9	\$390.00	31.56	\$273.37	\$120.00	\$27.00	\$3,510.00

The following costs are not included in the MINI-Code Interest Rate Chart

- Maintenance Fee is \$3.00 per month
- Non-filing Insurance fee for personal property is \$20.00 not annotated in the above chart.
- Official fee for recording Vehicle Title Liens not included in the above chart.
- Household Goods Insurance and Automobile Single and Physical Damage Auto Insurance not denoted in this chart.

ALABAMA SMALL LOAN ACT (ACT 1959-374; Effective 1959)

JONES FINANCE, INC. OFFERS LOANS UNDER SECTION M (PARA #1 THROUGH #6) OF THE SMALL LOAN ACT OF ALABAMA COMMONLY KNOWN AS THE ALTERNATIVE RATE SECTION. JONES FINANCE, INC. DOES NOT SELL ANY TYPE OF CREDIT INSURANCE IN CONNECTION WITH THESE LOANS. THE FEES CHARGED UNDER THIS SECTION ARE AS FOLLOWS:

- a) ACQUISITION CHARGE: EQUAL TO 10% OF THE TOTAL CASH ADVANCE
b) INSTALLMENT ACCOUNT HANDLING CHARGE: MONTHLY FEE BASED ON THE TOTAL CASH ADVANCE
c) TOTAL CASH ADVANCE - MONTHLY INSTALLMENT ACCOUNT HANDLING CHARGE
 \$100 TO \$300 IS \$12; OVER \$300 TO \$400 IS \$14; OVER \$400 TO \$500 IS \$16, OVER \$500 TO \$800 IS \$17, AND OVER 800 IS \$20.

PAYMENT SCHEDULE 1/MONTH-AMOUNT	TOTAL CASH ADVANCE	ACQUISITION CHARGE	INSTALLMENT ACCOUNT HANDLING CHARGE	APR
1 x \$22.00	\$100.00	\$10.00	\$12.00	264%
1 x \$232.00	\$200.00	\$20.00	\$12.00	192%
1 x \$342.00	\$300.00	\$30.00	\$12.00	168%
4 x \$110.00	\$349.09	\$34.91	\$56.00	119.36%
5 x \$126.00	\$500.00	\$50.00	\$80.00	98.80%
6 x \$100.00	\$458.18	\$45.82	\$96.00	99.54%
6 x \$110.00	\$507.27	\$50.77	\$102.00	96.97%
6 x \$128.00	\$605.45	\$60.55	\$102.00	86.99%
7 x \$112.00	\$604.54	\$60.46	\$119.00	83.47%
7 x \$135.00	\$750.91	\$75.09	\$119.00	73.22%
7 x \$150.00	\$827.27	\$82.73	\$140.00	76.11%
7 x \$162.00	\$903.64	\$90.36	\$140.00	72.26%
7 x \$168.00	\$941.82	\$94.18	\$140.00	70.57%
7 x \$174.00	\$980.00	\$98.00	\$140.00	69.01%