

## **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 THE QUESTIONS THAT YOU ASK ARE ANSWERED. 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 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 New Mexico law, the APR for a loan in an amount of \$5,000 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed one hundred and seventy-five percent, effective January 1, 2018.**

**For an open-end, charge-based credit product, the effective APR can only be determined based on actual usage.**

### **FEES**

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

No Late Fee, NSF Fee or Processing Fee is charged by the lender	\$0.00
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**TO REPORT A PROBLEM OR COMPLAINT WITH CREDITFRESH, YOU MAY WRITE OR CALL:**

Customer Communications Administrator  
200 Continental Drive, Suite 401  
Newark, DE 19719

Phone Number: 647-776-4300 ext. 219y

Email: Feedback@creditfresh.com

CreditFresh is licensed and regulated by the New Mexico Regulation and Licensing Department, Financial Institutions Division, P.O. Box 25101, 2550 Cerrillos Road, Santa Fe, New Mexico 87504 in its capacity as a servicer for an FDIC-insured bank. CreditFresh does not directly lend to consumers in New Mexico under the Small Loans Act. Our lending partners will be responsible for underwriting and approving loans, as well as funding approved loans. All loans will be serviced by CreditFresh.

To report any unresolved problems or complaints, contact the division by telephone number (505) 476-4885 or visit the website

<http://www.rld.state.nm.us/financialinstitutions/>.