Republic FINANCE

Utah Title Loan Schedule of Interest and Fees

Utah Title Lending Registration Act
Republic Finance is registered with the Utah Department of Financial Institutions

INTEREST AND FEES A list of amounts that you may be charged	
Annual Percentage Rate (APR)	Maximum of 35.99% APR
Loan Amount	$1,500 - $20,000
Loan Administrative Fee	Equal to 5% of the Amount Financed up to a maximum of $500.
Late Fee	$15.00 if payment is late by 15 days or more.
Fee to Return a Dishonored Check	$15.00 if a check, negotiable order of withdrawal, or share draft is returned unpaid.
Maximum Repayment Term	11 months

LOAN COST EXAMPLES

Loan Amount	Term	APR	Monthly Payment	Finance Charge	Total of Payments
$1,500	11 months	35.99%	$162.11	$283.19	$1,783.19
$5,000	11 months	35.99%	$540.36	$943.95	$5,943.97
$10,000	11 months	35.99%	$1,080.72	$1,887.87	$11,887.93
$20,000	11 months	35.99%	$2,161.43	$3,775.75	$23,775.75

Title loans are typically high-cost loans. Lower cost loans are usually available to consumers with reasonable credit. Consumers should compare the “Annual Percentage Rate” of a title loan with other loans that are available from other lenders that typically offer loans.

STATES WHERE WE ARE AUTHORIZED TO DO BUSINESS

Republic Finance, LLC or its affiliates are authorized to offer consumer loans secured by a motor vehicle in the following states: Alabama, Arizona, Florida, Georgia, Indiana, Kentucky, Louisiana, Missouri, Mississippi, North Carolina, Ohio, South Carolina, Tennessee, Texas, Utah, Virginia, and Wisconsin. For more information, please visit https://nmlsconsumeraccess.org.

COMPLAINTS

For customer service issues, please call our customer service telephone number at 469-991-0016.

To submit a complaint about a Title Lender, call the **Utah Department of Financial Institutions** at **801-538-8830**.