

## 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 and the Annual percentage rate (APR) 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.

The calculation of APR is mandated pursuant to Federal Law (12 CFR Part 1026 - Truth in Lending Act ("TIL-APR")). It is intended to provide a single value for a consumer to compare the cost of credit between one lender and another. Under New Mexico law, an additional type of annual percentage rate ("NM-APR") must be disclosed, which may include additional charges that are not included in the TIL-APR. The NM-APR for a loan in an amount of more than \$500 and up to \$10,000 made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed thirty-six percent. The NM-APR for a loan in an amount of \$500 or less made pursuant to the Small Loan Act of 1955 or the Bank Installment Loan Act of 1959 cannot exceed thirty-six percent plus a fee that shall not exceed five percent of the total principal of the loan and shall not be imposed on any borrower more than once per 12-month period.

<b>FEES</b> A list of all fees that you may be charged.	
Annual Fee	Mercury-branded card: Up to \$99 Spirit-branded card: Up to \$79 Best Western-branded card: Up to \$89
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
Balance Transfer Fee	Either \$5 or 4% of the amount of each Balance Transfer, whichever is greater
Cash Advance Fee	Either \$10 or 5% of the amount of each Cash Advance, whichever is greater
Foreign Transaction Fee	3% of each Purchase in U.S. dollars
Late Payment Fee	Up to \$41
Returned Payment Fee	Up to \$41

Returned Check Fee	Up to \$25
Check Stop Payment Fee	\$25
Expedited Card Fee	\$25
Paper Statement Fee	\$2
Duplicate Statement Fee	\$5

**TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL:**

Customer Agent  
Card Services  
PO Box 84064  
Columbus, GA 31908

New Mexico Only: Mercury Financial 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. To report any unresolved problems or complaints, contact the division by telephone number (505) 476-4885 or visit the website: [www.rld.nm.gov/financial-institutions/](http://www.rld.nm.gov/financial-institutions/).