

FEE SCHEDULE AND CONSUMER NOTICE

Bigbird Capital Corp. DBA American Title Loans #1031 CREDIT SERVICE ORGANIZATION (“CSO”) CREDIT ACCESS BUSINESS (“CAB”)

SINGLE AND MULTIPLE PAYMENT AUTO TITLE LOANS

Bigbird Capital Corp. DBA American Title Loans #1031 is a registered Texas Credit Services Organization (“CSO”) licensed as a Credit Access Business (“CAB”), operating pursuant to Chapter 393 of the Texas Finance Code. This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538-1579, Fax: (512) 936-7610. Website: www.occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

For our services, we charge a fee at the rate of 25% of the original principal amount of the extension of credit that we arrange for you (the “CSO Fee”) until the entire original principal amount is paid in full, except as otherwise limited by law. The CSO Fee is not interest; however, for Federal Truth-in-Lending Act purposes it is required to be included in the finance charge calculation disclosed in the Lender Disclosure Promissory Note & Security Agreement you may execute with the Lender.

CONSUMER NOTICE

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

If your payment is in default for 10 or more days, you will owe us a late fee of the greater of 5% of the payment amount (on the principal and interest only) or \$7.50, whichever is greater. If your payment device is returned for any reason, you will owe us a returned item fee of \$30.00 (or the State Allowed Returned Item Fee, whichever is greater), plus any applicable taxes.