

IMPORTANT INFORMATION ABOUT UTAH TITLE LOANS

The following information is for personal loans secured by a vehicle made in the state of Utah ("Utah Title Loans").

Schedule of Interest, Fees, and Terms	
Annual Percentage Rate (APR)	18.00% - 35.99% APR
Loan Amount	\$1,500 - \$20,000
Repayment Term	24 - 60 months
Interest Method	Daily simply interest
Prepaid Finance Charge	5% of amount financed
Late Fee	The greater of \$30 or 5% of the past due portion of the payment after 10-day grace period
Non-Sufficient Funds (NSF) Fee	\$20

Loan cost examples*

Loan Amount	Term	APR	Monthly Payment	Finance Charge	Total of Payments
\$1,500	24 months	18.00%	\$74.89	\$397.36	\$1,797.36
\$1,500	24 months	35.99%	\$88.56	\$625.44	\$2,125.44
\$1,500	36 months	18.00%	\$54.23	\$452.28	\$1,952.28
\$1,500	36 months	35.99%	\$68.70	\$973.20	\$2,473.20
\$5,000	24 months	18.00%	\$249.62	\$990.88	\$5,990.88
\$5,000	24 months	35.99%	\$295.21	\$2,085.04	\$7,085.04
\$5,000	36 months	18.00%	\$180.76	\$1,507.36	\$6,507.36
\$5,000	36 months	35.99%	\$228.98	\$3,243.28	\$8,243.28
\$5,000	48 months	18.00%	\$146.87	\$2,049.76	\$7,049.76
\$5,000	48 months	25.00%	\$165.79	\$2,957.92	\$7,957.92
\$5,000	48 months	30.00%	\$180.03	\$3,641.44	\$8,641.44
\$5,000	48 months	35.99%	\$197.86	\$4,497.28	\$9,497.28
\$20,000	48 months	18.00%	\$587.50	\$8,200.00	\$28,200.00
\$20,000	48 months	35.99%	\$791.43	\$17,988.64	\$37,988.64
\$20,000	60 months	18.00%	\$507.87	\$10,472.20	\$30,472.20
\$20,000	60 months	35.99%	\$722.46	\$23,347.60	\$43,347.60

* Loans are subject to credit approval, satisfactory income, and eligible collateral. All figures are estimates. Examples are for illustrative purposes and do not show all possible transactions.

Where we do business outside of Utah

OneMain Financial Group, LLC or its affiliates are authorized to offer consumer loans in the following 43 states: AL, AZ, CA, CO, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, SC, SD, TN, TX, VA, WA, WV, WI, and WY. In all of the above states, we offer personal loans secured by a vehicle and consumers may apply online. For more information about our state licensing please visit <https://nmlsconsumeraccess.org> or <https://www.onemainfinancial.com/legal/disclosures>.

Complaints

If you have a complaint about a Utah Title Loan:

- You may call OneMain's Executive Office of Customer Care at (888) 864-0332
- You may also call the Utah State Department of Financial Institutions at (801) 538-8830