

## Montana Disclosure Statement

Company Name: Salary Finance Inc

NMLS #: 1750487

Date: November 27, 2024

### Fee Disclosure Statement

- (i) *the interest rate or range of interest rates that the licensee charges for each type of loan product offered not to exceed the maximum allowed under 32-5-301(1), MCA;*

Salary Finance program loans are offered and originated by Celtic Bank, a Utah-Chartered Industrial Bank, Member FDIC.

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Interest rates for the program range from 9.99% to 29.99%. All loans have fixed interest rates.

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- (ii) *known third-party fees and reasonable estimates of unknown third-party fees allowed under 32-5-301, MCA. Consumers may not be charged more than the third party's actual fee; and*

There are no application or origination fees to consumers in the program.

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- (iii) *examples of the total cost to the consumer for each type of loan product offered as follows:*

(A) *an example using the lowest available interest rate for the loan type including all third-party fees typically charged for that loan type; and*

(B) *an example using the highest interest rate chargeable for the loan type including all third-party fees typically charged for that loan type.*

A) 9.99% Rate. \$3,000 loan over 24 months costs \$3,316.53

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B) 24.99% Rate. \$3,000 loan over 24 months costs \$4,011.29

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### Failure- or Inability-to-Pay Disclosure Statement

- (i) *insufficient funds/dishonored check or check equivalent fee under 32-5-407, MCA;*

If any payment is not honored on first presentment, then we may charge a \$15 returned/dishonored

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payment fee.

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(ii) *past-due fee under 32-5-301, MCA, if provided for in the contract;*

If we do not receive a scheduled payment in full within fifteen (15) days after its scheduled due date,

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then we may charge a late fee in the amount of \$10.00 per incident.

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(iii) *deferral/extension fee under 32-5-301, MCA, if provided for in the contract; and*

N/A

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(iv) *reasonable attorney fees under 32-5-407, MCA, if provided for in the contract and if the licensee sues the consumer in a judicial action on the loan agreement and wins.*

N/A

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**Any Other Fees Charged to Montana Consumers:**

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**Please provide any explanations needed here:**

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