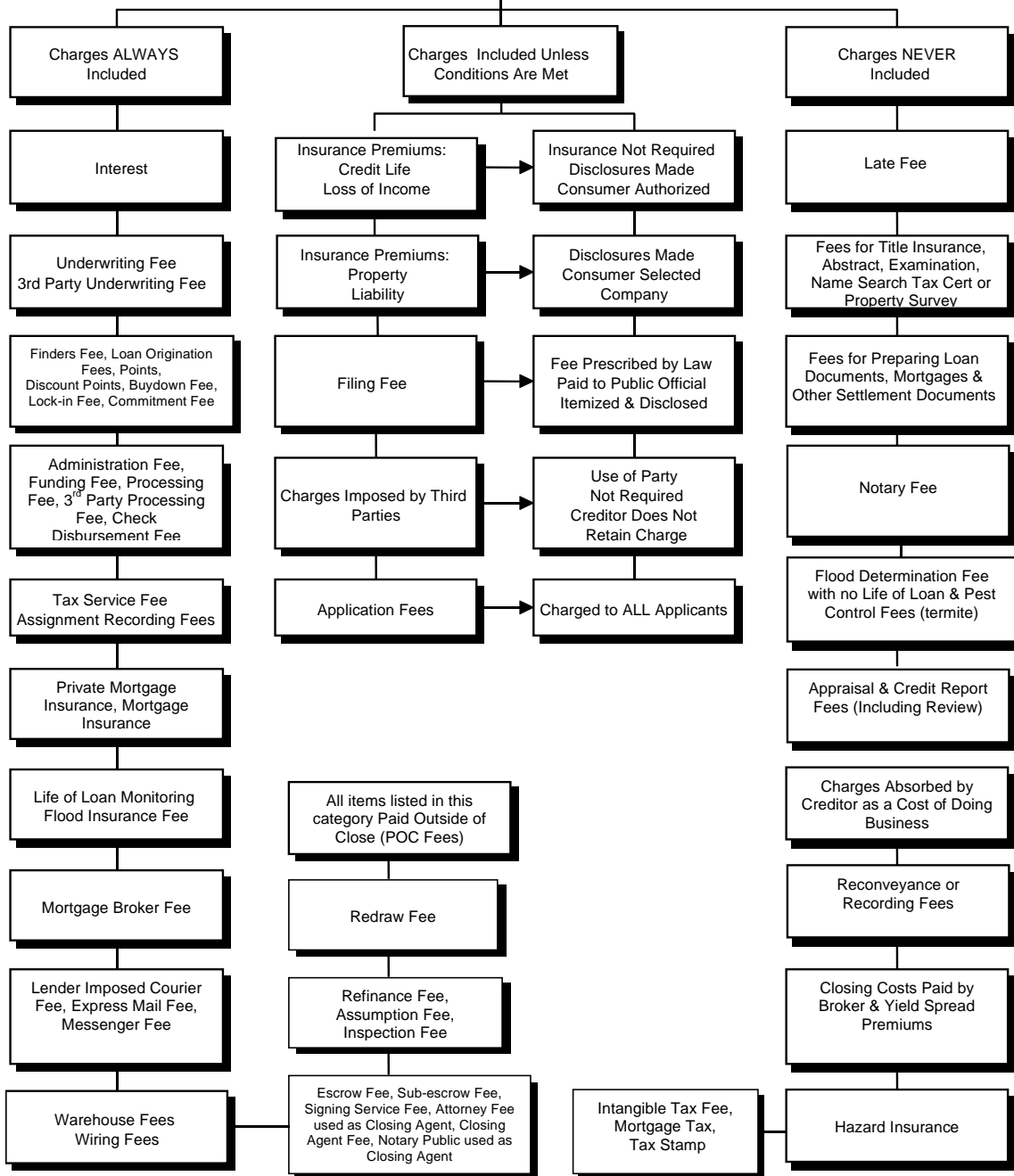


APR Finance Charge Chart

Finance charge = Dollar cost of consumer credit: Includes any charge payable directly or indirectly by the consumer and IMPOSED directly or indirectly by the creditor as a condition of, or incident to, the extension of credit.



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