



Voyager Finance Charge Rate Schedule

State of Mailing Address	Balance Subject to Finance Charge	Periodic (Monthly) Rate	Annual Percentage Rate
California, Colorado, District of Columbia, Georgia, Idaho, Indiana, Mississippi, New Jersey, New Mexico, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, Wyoming	ALL	1.75%	21.0%
Arizona, Delaware, Illinois, Kentucky, Nevada, New Hampshire, New York, Oregon.	ALL	1.80%	21.6%
Pennsylvania	ALL	1.25%	15.0%
Minnesota	ALL	1.33%	16.0%
Michigan	ALL	1.70%	20.4%
Arkansas	ALL	.792%	9.5%
Iowa	ALL	1.65%	19.8%
Nebraska	0-\$500 over \$500	1.75% 1.50%	21.0% 18.0%
Maryland	0-\$700 over \$700	1.50% 1.00%	18.0% 12.0%
West Virginia	0-\$750 over 750	1.50% 1.00%	18.0% 12.0%
Alaska	0-\$1000 over \$1000	1.50% .83%	18.0% 10.0%
Kansas	0-\$1000 over \$1000	1.50% 1.20%	18.0% 14.4%
Alabama	0-\$750 over \$750	1.75% 1.50%	21.0% 18.0%
Connecticut, Florida, Hawaii, Louisiana, Maine, Massachusetts, Montana, North Carolina, North Dakota, Ohio, Rhode Island, Washington, Wisconsin	ALL	1.50%	18.0%
Missouri	ALL	1.67%	20.04%