Summary of loan terms

$40

Amount financed

The amount of credit provided to you or on your behalf.

$3

Finance fee

The 7.50% flat fee as a dollar amount that the credit will cost you.

$43

Total of payments

The amount you will have paid after you have made all payments as scheduled.

59.51%

Annual percentage rate (APR)

The cost of your credit as a yearly rate.

The Annual Percentage Rate (APR) of 59.51% represents the flat fee that we charge for a 46-day loan, extended over one year.

Flat fee as a daily fee	0.16304%
Days in a year	x 365
Your APR	**59.51%**

May 30, 2025

Final due date

You have one payment of $43 due by this date.

1.25% Per Week

Overdue interest

Starting one week after the final due date, we will charge non-compounding 1.25% interest each week for any unpaid amount financed.

One-time outstanding balance fee

Starting 4 days after the final due date, we will charge a one time outstanding balance fee of $5.00 if the loan is not paid in full.

Missed and skipped payments

If you chose an optional weekly schedule, there‘s no fee for missing or skipping payments as long as you‘ve paid off your total of payments by the final due date.

If you have not paid off your total of payments by the final due date, then we will charge a one time $5.00 outstanding balance fee and non-compounding 1.25% interest each week until it is paid in full.

Prepayments

There is no penalty for paying off all or part of the loan early. If you repay the loan before the final due date, we will refund pro rata the portion of the finance charge that exceeds 5.00% of the amount financed, proportional to the number of days remaining until the final due date.

Overdue balance recovery

Starting 4 days after the final due date, we will try to recover the outstanding loan amount from certain inflows to your Cash App account.

Additional payment information

For more details about nonpayment, default, prepayment refunds, and other terms, see the Loan Agreement .

Autopay on

Payments will be automatically deducted from your Cash balance or linked debit card. You can turn off upcoming automatic payments through your loan details. More details on autopay authorization can be found in the Autopay Terms .

Itemization of amount financed

100% of the $40 amount financed is distributed directly to your Cash balance. The $3 is a prepaid finance charge.

Lender

First Electronic Bank
2150 South 1300 E, Suite 400
Salt Lake City, UT 84106

Borrower

GRACE LEE THOMAS
986 Hammond Ave
Flint, MI 48503

By tapping Borrow Instantly, I agree to the E-Sign Consent , Privacy Notices , Autopay Terms , and Loan Agreement which authorize Cash App to charge payments, past due amounts, and late fees to your payment method. There's a one-time finance fee, but no additional fees when you pay on time.

You can view your summary of loan terms in the Borrowed receipt of your Activity tab.

Date borrowed: April 14, 2025

Loan ID: 8P8QQCCPB