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- Under Regulation Z, creditors must disclose two things:
- 1. *the finance charge- the actual cost of the loan in dollars and cents*
- 2. *the annual percentage rate- the true rate of interest computed according to a specific formula*
- Example 3: Suppose you borrow \$100 for one year and pay a finance charge of \$8. If you can keep the entire \$100 for the whole year and pay it all back at once, you are paying an APR of 8%. But, if you repay the \$100 and the finance charge (a total of \$108) in 12 equal payments of \$9 each, you don't really get to use the \$100 for the whole year. In fact, you get to use less and less of that \$100 each month. In this case, the \$8 charge for credit amounts to an APR of 14.5%.



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