

$$\begin{array}{ccccc} \text{MONTHLY} & & \text{OUTSTANDING} & & \\ \text{INTEREST} & \times & \text{BALANCE} & = & \text{MONTHLY} \\ \text{RATE} & & (\text{OB}) & & \text{INTEREST} \end{array}$$

$$0.01457 \times \$1000 = \$14.57$$

1st tier rate for January 1st \$1000 of balance interest for January

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Victor M. Corman



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