



SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Maximum Rate Schedule

Registration #: CLL-158477

Date Issued: 01/30/2026

Expiration Date: 01/31/2027

WATERCRESS FINANCIAL GROUP LLC

2829 WESTOWN PARKWAY, STE 200

WEST DES MOINES, IA 50266-1314

CONSUMERS: All Creditors, including supervised and restricted lenders making consumer loans in South Carolina* are required by law to post a schedule showing the maximum rate of LOAN FINANCE CHARGES stated as an ANNUAL PERCENTAGE that the creditor intends to charge for various types of consumer credit transactions. The purpose of this requirement is to assist you in comparing the maximum rates that creditors charge, thereby furthering your understanding of the terms of consumer credit transactions and helping you to avoid the uninformed use of credit.

NOTE: Creditors are prohibited only from granting consumer credit at rates higher than those specified below. A creditor may be willing to grant you credit rate that are lower than those specified, depending on the amount, terms, collateral and your creditworthiness.

** and intending to charge more than 18%*

CATEGORY	DESCRIPTION	MAXIMUM APR FOR PERSONAL LOANS	
Unsecured Loan	Home improvement loans \$1,000.00 - \$75,000.00, Home Improvement Loans	19.95%	FIXED

**THIS DOCUMENT IS NOT TRANSFERABLE
POST IN A CONSPICUOUS PLACE**