

Loan Option Examples

We have two convenient options to meet your needs.

	Payday Loan up to \$3,000	Installment Loan up to \$3,000
Loan Benefits	<ul style="list-style-type: none"> • Short-term loan • Single Payment 	<ul style="list-style-type: none"> • Longer time to repay • Choice of payment by cash or electronic payment
Requirements	<ul style="list-style-type: none"> • Checking Account • Proof of Income 	<ul style="list-style-type: none"> • Checking Account • Proof of Income

	Loan Comparison					
Loan Amount Financed	\$300	\$500	\$1,000	\$300	\$500	\$1,000
Customer Pay Cycle	Bi-Weekly			Bi-Weekly		
Length of Loan	14 Days			168 Days		
Number of Payments	1 (next payday)			12 (each payday)		
Approximate Installment Payment	N/A	N/A	N/A	\$85.62	\$142.71	\$285.41
Total CAB Fee (Standard Fee)	\$61.14	\$101.90	\$203.72	\$727.48	\$1,212.50	\$2,424.98
Total Repayment Amount	\$361.14	\$601.90	\$1,203.72	\$1,027.48	\$1,712.50	\$3,424.98
APR	531.34%	531.34%	531.34%	699.51%	699.51%	699.54%

- This Fee Schedule provides illustrative examples of common extensions of credit we are able to assist qualified applicants in obtaining from a third-party Lender. Finance charges include CSO fees and third-party Lender interest. A range of possible combinations of credit terms may be available. The examples assume a 168-day term for a cash advance for a bi-weekly income. Loan examples are In-Store loans.
- Loan term varies based on income dates.
- **Annual Percentage Rate:** The APR is the cost of your loan expressed as a yearly rate. The APR will increase if the actual loan term is shorter than this example and will decrease if your loan term is longer.
- **Cash Advance Late Fee:** If your payment is 10 or more days late, you may be charged by the third-party lender a Late Fee of 2.5% of the missed payment of \$7.50, whichever is greater.
- **Cash Advance Return Check Charge:** If your check is returned unpaid by your financial institution, you may be charge by the third-party lender for \$30.00 returned check charge.

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Notice: An advance of money obtained through a Cash Advance, Installment or Payday Loan is not intended to meet long-term financial needs. A Cash Advance, Installment or Payday Loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

