

Check 'n Go Overview

Check 'n Go History

Check 'n Go is one of the original leaders in the short-term loan industry and has been in business since opening its first location in Covington, Kentucky, in 1994. Today, Check 'n Go, headquartered in Cincinnati, Ohio, is the second largest provider of these types of loans in the United States. The company's success is attributed to setting and maintaining high standards. In 2009, Check 'n Go operates nearly 1,300 stores in 31 states and has established a successful online lending operation at www.checkngo.com. Since these stores are corporately-owned, Check 'n Go guarantees integrity and consistency from location to location.

The Check 'n Go senior management team has a comprehensive understanding of the retail consumer and focuses on superior customer service while offering products that meet our customers' needs. Check 'n Go has attracted leaders from top-level positions at Fortune 500 companies and other retail giants, including General Electric, LensCrafters, Chiquita and Fifth Third Bancorp. Using experience gained from the financial and retail industries, Check 'n Go combines banking with retail service to offer customers a professional environment in which they feel comfortable and confident.

The Short-Term Loan Industry

By the end of 2008, there were more than 24,000 cash advance locations across the country that annually extend more than \$44 billion in loans to customers (*Consumer Credit Research Foundation*). Many professionals are surprised that these loans are made mostly to the country's largest consumer group - middle class households. Ninety-four percent of customers have a high school diploma or higher education. Average household incomes of customers range from \$42,000 to \$45,000.

Setting Industry Standards

Check 'n Go is committed to providing services that preserve the financial security and privacy and dignity of our customers. Check 'n Go leads by example in encouraging responsible industry practices that offer appropriate consumer protections.

Check 'n Go is a founding member of the Community Financial Services Association (CFSA) of America, the only national membership trade association that provides services exclusively to the cash advance industry (www.cfsa.net). Check 'n Go helped author the CFSA Best Practices, which have been adopted by a majority of the short-term loan industry and differentiate members as professionals recognized by state legislators and regulators for their quality of services.

Contact Check 'n Go

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