

MISSISSIPPI RETAIL

MINIMUM QUALIFICATIONS AND REQUIREMENTS*

QUALIFICATIONS

- A regular, verifiable source of income
- An active checking account
- A working phone

* Additional qualifications or requirements may apply. See store personnel for details.

REQUIRED ITEMS

- Your most recent pay stub (if you are employed)
OR
Your most recent bank statement (if you have another source of income)
- Your checkbook
- Driver's license or government-issued photo ID

FINANCE CHARGE SCHEDULE

Checks of \$250 or Less: The APR calculation is based on a transaction with a 14-day term. Your APR may be different if your transaction term is not 14 days. The APR of your transaction will be disclosed in the federal Truth-In-Lending Statement contained in your contract. The Total of Payments represents the amount of the check you will write to us. If your bank dishonors the check, then you must pay us a returned check fee of \$30.00.

Checks of \$250 or Less: The APR calculation is based on a transaction with a 28-day term. Your APR may be different if your transaction term is not 28 days. Note, however, that state law permits us to defer deposit or collection of more than \$250 and not more than \$500 for a period of only 28 days, 29 days, or 30 days. The APR of your transaction will be disclosed in the federal Truth-In-Lending Statement contained in your contract. The Total of Payments represents the amount of the check you will write to us. If your bank dishonors the check, then you must pay us a returned check fee of \$30.00.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	AMOUNT FINANCED The amount we pay to you or on your behalf	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled	NUMBER OF PAYMENTS
Assumes a 14-day term:				
521.43%	\$10.00	\$50.00	\$60.00	1
521.43%	\$15.00	\$75.00	\$90.00	1
521.43%	\$20.00	\$100.00	\$120.00	1
521.43%	\$25.00	\$125.00	\$150.00	1
521.43%	\$30.00	\$150.00	\$180.00	1
521.43%	\$35.00	\$175.00	\$210.00	1
521.43%	\$40.00	\$200.00	\$240.00	1
521.43%	\$41.00	\$205.00	\$246.00	1
Assumes a 28-day term:				
286.10%	\$46.09	\$210.00	\$256.09	1
286.09%	\$49.38	\$225.00	\$274.38	1
286.11%	\$54.87	\$250.00	\$304.87	1
286.12%	\$60.36	\$275.00	\$335.36	1
286.13%	\$65.85	\$300.00	\$365.85	1
286.10%	\$71.33	\$325.00	\$396.33	1
286.12%	\$76.82	\$350.00	\$426.82	1
286.13%	\$82.31	\$375.00	\$457.31	1
286.13%	\$87.80	\$400.00	\$487.80	1
286.12%	\$89.99	\$410.00	\$499.99	1