## Minimum Qualifications and Requirements*

## QUALIFICATIONS

- A regular, verifiable source of income
- Active checking account open for at least 30 days
- 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)
- Proof of current address (phone or utility bill)
- Your checkbook
- Driver's license or government-issued photo ID


## Finance Charge Schedule**

**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 the Total of Payments exceeds $\$ 300$, then you may be required to write us more than one check. If your bank dishonors a check, then you must pay us a returned check fee of $\$ 10$.

| ANNUAL <br> PERCENTAGE <br> RATE <br> The cost of your credit as a <br> yearly rate <br> (Assumes a 14 -day term) | FINANCE CHARGE <br> The dollar amount the credit will cost you | AMOUNT <br> FINANCED <br> The amount we pay to you <br> or on your behalf | $\begin{aligned} & \text { TOTAL OF } \\ & \text { PAYMENTS } \\ & \text { The amount you will have } \\ & \text { paid after you have made all } \\ & \text { payments as scheduled } \end{aligned}$ | NUMBER OF PAYMENTS |
| :---: | :---: | :---: | :---: | :---: |
| 391.07\% | \$15.00 | \$100.00 | \$115.00 | 1 |
| 391.07\% | \$18.75 | \$125.00 | \$143.75 | 1 |
| 391.07\% | \$22.50 | \$150.00 | \$172.50 | 1 |
| 391.07\% | \$26.25 | \$175.00 | \$201.25 | 1 |
| 391.07\% | \$30.00 | \$200.00 | \$230.00 | 1 |
| 391.07\% | \$33.75 | \$225.00 | \$258.75 | 1 |
| 391.07\% | \$37.50 | \$250.00 | \$287.50 | 1 |
| 391.07\% | \$41.25 | \$275.00 | \$316.25 | 1 |
| 391.07\% | \$45.00 | \$300.00 | \$345.00 | 1 |
| 391.07\% | \$48.75 | \$325.00 | \$373.75 | 1 |
| 391.07\% | \$52.50 | \$350.00 | \$402.50 | 1 |
| 391.07\% | \$56.25 | \$375.00 | \$431.25 | 1 |
| 391.07\% | \$60.00 | \$400.00 | \$460.00 | 1 |
| 391.07\% | \$63.75 | \$425.00 | \$488.75 | 1 |
| 391.07\% | \$67.50 | \$450.00 | \$517.50 | 1 |
| 391.07\% | \$71.25 | \$475.00 | \$546.25 | 1 |
| 391.07\% | \$75.00 | \$500.00 | \$575.00 | 1 |

