

# MICHIGAN

## Retail Payday Loans



### 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)
- 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 Payments represents the amount of the check you will write us. For all transactions, the Finance Charge includes a \$1.35 database fee. The remainder of the Finance Charge represents our service fee. There returned item fee is \$28.65 (applicable only if a payment is returned). The extended payment plan fee is \$18.69 (applicable only if you invoke your EPP rights).

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate (Assumes a 14-day term)</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you</small>	AMOUNT FINANCED <small>The amount we pay to you or on your behalf</small>	TOTAL OF PAYMENTS <small>The amount you will have paid after you have made all payments as scheduled</small>	NUMBER OF PAYMENTS	Components of the Finance Charge	
					Service Fee	Database Fee
461.46%	\$8.85	\$50.00	\$58.85	1	\$7.50	\$1.35
438%	\$12.60	\$75.00	\$87.60	1	\$11.25	\$1.35
426.26%	\$16.35	\$100.00	\$116.35	1	\$15.00	\$1.35
414.01%	\$19.85	\$125.00	\$144.85	1	\$18.50	\$1.35
405.84%	\$23.35	\$150.00	\$173.35	1	\$22.00	\$1.35
400.01%	\$26.85	\$175.00	\$201.85	1	\$25.50	\$1.35
395.63%	\$30.35	\$200.00	\$230.35	1	\$29.00	\$1.35
389.33%	\$33.60	\$225.00	\$258.60	1	\$32.25	\$1.35
384.29%	\$36.85	\$250.00	\$286.85	1	\$35.50	\$1.35
380.16%	\$40.10	\$275.00	\$315.10	1	\$38.75	\$1.35
376.73%	\$43.35	\$300.00	\$343.35	1	\$42.00	\$1.35
371.81%	\$46.35	\$325.00	\$371.35	1	\$45.00	\$1.35
367.60%	\$49.35	\$350.00	\$399.35	1	\$48.00	\$1.35
363.95%	\$52.35	\$375.00	\$427.35	1	\$51.00	\$1.35
360.76%	\$55.35	\$400.00	\$455.35	1	\$54.00	\$1.35
356.41%	\$58.10	\$425.00	\$483.10	1	\$56.75	\$1.35
352.54%	\$60.85	\$450.00	\$510.85	1	\$59.50	\$1.35
349.08%	\$63.60	\$475.00	\$538.60	1	\$62.25	\$1.35
345.96%	\$66.35	\$500.00	\$566.35	1	\$65.00	\$1.35
343.14%	\$69.10	\$525.00	\$594.10	1	\$67.75	\$1.35
340.58%	\$71.85	\$550.00	\$621.85	1	\$70.50	\$1.35
338.24%	\$74.60	\$575.00	\$649.60	1	\$73.25	\$1.35
336.10%	\$77.35	\$600.00	\$677.35	1	\$76.00	\$1.35