

## 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 of Payments represents the amount of the check you will write to us. If your bank dishonors a check for insufficient funds, closed account, or a stop payment order, then you must pay us a returned check fee of \$20.

| <b>ANNUAL PERCENTAGE RATE</b><br><small>The cost of your credit as a yearly rate<br/>(Assumes a 14-day term)</small> | <b>FINANCE CHARGE</b><br><small>The dollar amount the credit will cost you</small> | <b>AMOUNT FINANCED</b><br><small>The amount we pay to you or on your behalf</small> | <b>TOTAL OF PAYMENTS</b><br><small>The amount you will have paid after you have made all payments as scheduled</small> | <b>NUMBER OF PAYMENTS</b> |
|--|--|---|--|---------------------------|
| <b>536.55%</b>   | <b>\$20.58</b>   | \$100.00  | \$120.58   | 1                         |
| <b>533.53%</b>   | <b>\$25.58</b>   | \$125.00  | \$150.58   | 1                         |
| <b>531.51%</b>   | <b>\$30.58</b>   | \$150.00  | \$180.58   | 1                         |
| <b>530.07%</b>   | <b>\$35.58</b>   | \$175.00  | \$210.58   | 1                         |
| <b>528.99%</b>   | <b>\$40.58</b>   | \$200.00  | \$240.58   | 1                         |
| <b>528.15%</b>   | <b>\$45.58</b>   | \$225.00  | \$270.58   | 1                         |
| <b>527.48%</b>   | <b>\$50.58</b>   | \$250.00  | \$300.58   | 1                         |
| <b>526.93%</b>   | <b>\$55.58</b>   | \$275.00  | \$330.58   | 1                         |
| <b>526.47%</b>   | <b>\$60.58</b>   | \$300.00  | \$360.58   | 1                         |
| <b>526.08%</b>   | <b>\$65.58</b>   | \$325.00  | \$390.58   | 1                         |
| <b>525.75%</b>   | <b>\$70.58</b>   | \$350.00  | \$420.58   | 1                         |
| <b>525.46%</b>   | <b>\$75.58</b>   | \$375.00  | \$450.58   | 1                         |
| <b>525.21%</b>   | <b>\$80.58</b>   | \$400.00  | \$480.58   | 1                         |
| <b>524.99%</b>   | <b>\$85.58</b>   | \$425.00  | \$510.58   | 1                         |
| <b>524.79%</b>   | <b>\$90.58</b>   | \$450.00  | \$540.58   | 1                         |
| <b>524.61%</b>   | <b>\$95.58</b>   | \$475.00  | \$570.58   | 1                         |
| <b>521.43%</b>   | <b>\$100.00</b>  | \$500.00  | \$600.00   | 1                         |

No property, titles to any property, or mortgages may be received or held directly or indirectly by Check 'n Go as a condition of a deferred presentment service transaction or as a method of collection on a defaulted deferred presentment service transaction without proper civil process.