

ILLINOIS PAYDAY LOAN

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

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.

| 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 |
|--|--|---|--|---------------------------|
| 404.11% | \$7.75 | \$50.00 | \$57.75 | 1 |
| 403.93% | \$11.62 | \$75.00 | \$86.62 | 1 |
| 404.11% | \$15.50 | \$100.00 | \$115.50 | 1 |
| 404.00% | \$19.37 | \$125.00 | \$144.37 | 1 |
| 404.11% | \$23.25 | \$150.00 | \$173.25 | 1 |
| 404.03% | \$27.12 | \$175.00 | \$202.12 | 1 |
| 404.11% | \$31.00 | \$200.00 | \$231.00 | 1 |
| 404.05% | \$34.87 | \$225.00 | \$259.87 | 1 |
| 404.11% | \$38.75 | \$250.00 | \$288.75 | 1 |
| 404.06% | \$42.62 | \$275.00 | \$317.62 | 1 |
| 404.11% | \$46.50 | \$300.00 | \$346.50 | 1 |
| 404.07% | \$50.37 | \$325.00 | \$375.37 | 1 |
| 404.11% | \$54.25 | \$350.00 | \$404.25 | 1 |
| 404.07% | \$58.12 | \$375.00 | \$433.12 | 1 |
| 404.11% | \$62.00 | \$400.00 | \$462.00 | 1 |

| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assumes a 14-day term) | 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 |
|--|---|--|---|---------------------------|
| 404.08% | \$65.87 | \$425.00 | \$490.87 | 1 |
| 404.11% | \$69.75 | \$450.00 | \$519.75 | 1 |
| 404.08% | \$73.62 | \$475.00 | \$548.62 | 1 |
| 404.11% | \$77.50 | \$500.00 | \$577.50 | 1 |
| 404.11% | \$85.25 | \$550.00 | \$635.25 | 1 |
| 404.11% | \$93.00 | \$600.00 | \$693.00 | 1 |
| 404.11% | \$100.75 | \$650.00 | \$750.75 | 1 |
| 404.11% | \$108.50 | \$700.00 | \$808.50 | 1 |
| 404.11% | \$116.25 | \$750.00 | \$866.25 | 1 |
| 404.11% | \$124.00 | \$800.00 | \$924.00 | 1 |
| 404.11% | \$131.75 | \$850.00 | \$981.75 | 1 |
| 404.09% | \$134.07 | \$865.00 | \$999.07 | 1 |

Finance Charge Schedule (IL) Retail Version Date January 22, 2018