

NCP FINANCE  
CREDIT INFORMATION

NCP Finance respects the rights of its customers to make decisions regarding their finances. NCP Finance is also committed to ensuring that the decisions you make are based on accurate information. This document is intended to assist you in determining if the loan you are applying for is the best option for you.

The loan you are applying for is a loan of a short duration. Before you borrow the money, you should consider the following:

**Do I need to borrow this money?**

If you are using this loan to purchase items that you want, but do not need, you should consider waiting to purchase the items until you have available cash.

Even if the item in question is a necessity (such as urgent medical care), you should consider whether there are other expenses you can temporarily delay to avoid the need to borrow.

Consider establishing a monthly budget, listing out all your regular expenses and your income. If you are spending more than you are earning, consider ways to reduce expenses rather than incurring the additional expense of this loan.

Think about working with a nonprofit credit counseling agency or contacting creditors to develop alternative payment plans, thus eliminating the need to borrow money.

**Can I pay this loan back when it is due and pay all my other expenses?**

Even if payments you expect to receive, such as your next paycheck, are large enough to pay this loan, they need to be enough to pay all other expenses that you will need to pay between now and the date this loan is due. The loan product for which you are applying can become costly if you are unable to make a payment on time or request a rollover or replacement loan.

If you know you cannot pay back the loan when it is due or if you are not sure, a longer term loan may be a better product for you and can avoid some of the additional charges you might incur should you be unable to pay. If you do not pay back a title loan, you may lose your vehicle.

**Are there less costly ways to borrow money?**

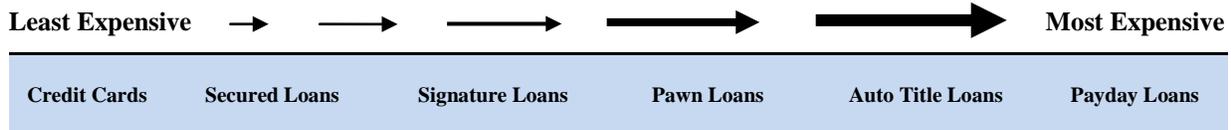
Although rates and availability of such loans may be impacted by your financial situation and your credit rating, traditional bank and credit unions may offer long-term or short-term loans with lower costs and rates.

If you own a home, and you do not currently owe more than the home is worth, you might be eligible for a home equity loan from a traditional bank or credit union. Oftentimes, these loans may have longer terms with more favorable rates.

Credit Cards, if you pay the outstanding balance off each month, can be a less costly way of managing your immediate needs for cash.

Borrowing from friends or family members may also be less costly than obtaining this loan.

The relative costs of various loans are set forth below:



**Am I comfortable with the Credit Services Organization (the “CSO”) and NCP Finance?**

Before obtaining this loan, the Ohio Attorney General advises that you check for complaints that have been filed against the CSO or NCP Finance with the Ohio Attorney General’s Office and the Better Business Bureau.

**Am I comfortable with the terms of this loan?**

Be sure to read and understand the terms and conditions of this loan. Check the loan payback dates, and find out whether you can make partial payments or if the loan must be paid off in one payment. Also, be aware of extension fees that you may be charged if you are unable to pay the loan within the original time period.

Finally, make sure you understand all of the loan costs, including interest rates and any vehicle repossession costs. If you do not feel comfortable with the terms of this loan, then walk away.

**Where can I get additional information?**

There are many resources available at no cost regarding managing your finances and different types of credit. Some that might be helpful can be found at the following websites: [www.360financialliteracy.org](http://www.360financialliteracy.org), [www.csfedu.org](http://www.csfedu.org); [www.feedthepig.org](http://www.feedthepig.org); [www.mymoney.gov](http://www.mymoney.gov); [www.money-wise.org](http://www.money-wise.org) and [www.nefe.org](http://www.nefe.org);