

# MULTIPLE PAYMENT INSTALLMENT LOANS DELIVERED FROM STORES

## ("STORE INSTALLMENT LOANS")

### FEE SCHEDULE AND OCCC NOTICE

Check 'n Go is a Credit Services Organization ("CSO") that arranges loans made by an unaffiliated lender, at an interest rate of **10%** per annum. The lender also charges a **\$30** returned item fee and a late fee equal to the greater of **5%** of the late payment or **\$7.50** if a payment is **10** or more days delinquent.

For multiple payment payday loans delivered from our stores ("*Installment Loans*"), Check 'n Go charges a CSO fee equal to **28.6% - 204.5%** of the Amount Financed. The Amount Financed is the amount of loan proceeds paid directly to you or credited to your account with the lender. The lender offers Installment Loans in Amount Financed increments of **\$5**, with a minimum loan of **\$500** and a maximum loan of **\$3,000**.

An Installment loan has a term of about **6** months, composed of one irregular installment at the beginning of the loan followed by a series of regular installments tied to the dates on which you receive your regular income. If you receive regular income in bi-weekly or weekly intervals, then the regular installments will be **14** days. If you receive regular income in monthly or semi-monthly intervals, then the regular installments will be **30** days.

The following table shows the CSO fees for Installment Loans with **14-day** regular installments in the illustrative loan amounts of **\$500, \$1,000, \$1,500, \$2,500, and \$3,000**.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assumes a 14-day regular installments)	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	Components of the Finance Charge	
					CSO Fee paid to Check 'n Go (71.2% of Amount Financed)	Interest paid to unaffiliated lender
<b>258.16%</b>	<b>\$377.5</b>	\$500.00	\$877.50	12	\$356.00	\$21.50
<b>258.14%</b>	<b>\$754.98</b>	\$1,000.00	\$1,754.98	12	\$712.00	\$42.98
<b>258.13%</b>	<b>\$1,132.48</b>	\$1,500.00	\$2,632.48	12	\$1,068.00	\$64.48
<b>258.14%</b>	<b>\$1,887.47</b>	\$2,500.00	\$4,387.47	12	\$1,780.00	\$107.47
<b>258.14%</b>	<b>\$2,264.95</b>	\$3,000.00	\$5,264.95	12	\$2,136.00	\$128.95

The following table shows the CSO fees for Installment Loans with **30-day** regular installments in the illustrative loan amounts of **\$500, \$1,000, \$1,500, \$2,500, and \$3,000**.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assumes a 30-day regular installments)	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	Components of the Finance Charge	
					CSO Fee paid to Check 'n Go (71.2% of Amount Financed)	Interest paid to unaffiliated lender
<b>266.85%</b>	<b>\$377.46</b>	\$500.00	\$877.46	5	\$356.00	\$21.46
<b>266.85%</b>	<b>\$754.92</b>	\$1,000.00	\$1,754.92	5	\$712.00	\$42.92
<b>266.85%</b>	<b>\$1,132.37</b>	\$1,500.00	\$2,632.37	5	\$1,068.00	\$64.37
<b>266.85%</b>	<b>\$1,887.30</b>	\$2,500.00	\$4,387.30	5	\$1,780.00	\$107.30
<b>266.85%</b>	<b>\$2,264.76</b>	\$3,000.00	\$5,264.76	5	\$2,136.00	\$128.76

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.