

## No Cost Extended Payment Plan (EPP) Offerings\* by State

*\*No Cost EPPs are only available for payday loans and only when permitted by state law, subject to state requirements*

State	EPP Availability	How to Get an EPP	What an EPP Does
AL	Not available.	N/A	N/A
CA	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
FL	A Grace Period, not an EPP, is available.	Call 1-800-723-7022 and request a Grace Period before 6:00 PM ET on the business day before your due date.	Speak to an agent to learn how a Grace Period can help if you are having trouble repaying your loan.
IN	Available after 3 consecutive transactions; a consecutive transaction is any payday loan originated within 7 calendar days following the date a prior payday loan is paid.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into up to 5 equal payments with due dates the next dates you receive income.
KS	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
ME	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
MI	Available on the 8th and any subsequent payday loan occurring within a rolling 12 month period. *Administration fee required.	Call 1-800-723-7022 or write to PO Box 36454, Cincinnati, OH 45236-0454 and request an EPP any time before your due date, on your due date, or within 30 days after your due date.	The principal balance and finance charge of your payday loan is split into 3 equal payments with due dates the next 3 dates you receive income.
MO	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
ND	Not available due to state law restrictions.	N/A	N/A
TX	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
UT	See instructions on how to get an EPP.	If you have not renewed your loan before, call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date only.  If you have renewed your loan, call 1-800-723-7022 and request an EPP on any day during your loan before its due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
WY	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 5:00 PM MT on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.