



ILLINOIS DISCLOSURE

The table below shows the finance charge and APR of a \$400 installment payday loan due in 12 installments.

| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. (Assumes 12 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 |
|--|--|---|--|---------------------------|
| 370.97% | \$458.01 | \$400.00 | \$858.01 | 12 |

The table below shows the finance charge and APR of a \$500 installment title loan due in 23 installments.

| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. (Assumes 23 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 |
|--|--|---|--|---------------------------|
| 298.06% | \$2,375.30 | \$500.00 | \$2,875.30 | 23 |

This lender cannot use the criminal process against you to collect any payday loan.

WARNING: This loan is not intended to meet long-term financial needs. This loan should be used only to meet short-term cash needs. The cost of your loan may be higher than loans offered by other lending institutions. This loan is regulated by the Department of Financial and Professional Regulation.

INTEREST-FREE REPAYMENT PLAN: If you still owe on one or more payday loans, other than an installment payday loan, after 35 days, you are entitled to enter into a repayment plan. The repayment plan will give you at least 55 days to repay your loan in installments with no additional finance charges, interest, fees, or other charges of any kind.

Subject to state regulations, eligibility, credit check, underwriting and approval. Rates, terms and conditions apply. Installment title loans subject to minimum auto value requirements. See associate for details.