

FACTS ABOUT PAYDAY LOANS

Your Right to Rescind (Cancel) this Loan

You have the right to rescind this loan by returning the amount of the loan in cash to our office by the close of business on our next business day following the date of this loan. We may not charge you for cancelling the loan and we will return to you or at your request destroy any postdated check you have given to us. Your ACH authorization becomes void if you cancel the loan.

Payment Plans

Your right to a payment plan when you are unable to pay your small loan when it is due.

If you will be or are unable to pay your loan when it is due, you may convert your loan to a payment plan with us by notifying us on or before 3 pm on the loan's due date. If your loaned amount is four hundred dollars or less, you may enter into a payment plan that allows you to pay off your loan in substantially equal payments over ninety days. If your loaned amount is more than four hundred dollars, you may enter into a payment plan that allows you to pay off your loan in substantially equal payments over one hundred eighty days. A payment plan will allow you to pay all that you owe without having to pay any additional fees, interest charges or other charges for converting your small loan to a payment plan.

Ask your Branch Representative for Details