

MICHIGAN

Retail Payday Loans



MINIMUM QUALIFICATIONS AND REQUIREMENTS*

QUALIFICATIONS

- A regular, verifiable source of income
- An active checking account
- A working phone

* Additional qualifications or requirements may apply. See store personnel for details.

REQUIRED ITEMS

- Your most recent pay stub (if you are employed)
- OR
- Your most recent bank statement (if you have another source of income)
- Your checkbook
- Driver's license or government-issued photo ID

FINANCE CHARGE SCHEDULE

The APR calculation is based on a transaction with a 14-day term. Your APR may be different if your transaction term is not 14 days. The APR of your transaction will be disclosed in the federal Truth-In-Lending Statement contained in your contract. The Total Payments represents the amount of the check you will write us. For all transactions, the Finance Charge includes a \$0.49 database fee. The remainder of the Finance Charge represents our service fee. There returned item fee is \$28.65 (applicable only if a payment is returned). The extended payment plan fee is \$17.20 (applicable only if you invoke your EPP rights).

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assumes a 14-day term)	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	
					Service Fee	Database Fee
416.62%	\$7.99	\$50.00	\$57.99	1	\$7.50	\$0.49
408.10%	\$11.74	\$75.00	\$86.74	1	\$11.25	\$0.49
403.85%	\$15.49	\$100.00	\$115.49	1	\$15.00	\$0.49
396.08%	\$18.99	\$125.00	\$143.99	1	\$18.50	\$0.49
390.90%	\$22.49	\$150.00	\$172.49	1	\$22.00	\$0.49
387.20%	\$25.99	\$175.00	\$200.99	1	\$25.50	\$0.49
384.42%	\$29.49	\$200.00	\$229.49	1	\$29.00	\$0.49
379.37%	\$32.74	\$225.00	\$257.74	1	\$32.25	\$0.49
375.32%	\$35.99	\$250.00	\$285.99	1	\$35.50	\$0.49
372.02%	\$39.24	\$275.00	\$314.24	1	\$38.75	\$0.49
369.26%	\$42.49	\$300.00	\$342.49	1	\$42.00	\$0.49
364.92%	\$45.49	\$325.00	\$370.49	1	\$45.00	\$0.49
361.20%	\$48.49	\$350.00	\$398.49	1	\$48.00	\$0.49
357.98%	\$51.49	\$375.00	\$426.49	1	\$51.00	\$0.49
355.16%	\$54.49	\$400.00	\$454.49	1	\$54.00	\$0.49
351.14%	\$57.24	\$425.00	\$482.24	1	\$56.75	\$0.49
347.56%	\$59.99	\$450.00	\$509.99	1	\$59.50	\$0.49
344.64%	\$62.79	\$475.00	\$537.79	1	\$62.25	\$0.49
341.48%	\$65.49	\$500.00	\$565.49	1	\$65.00	\$0.49
338.88%	\$68.24	\$525.00	\$593.24	1	\$67.75	\$0.49
336.51%	\$70.99	\$550.00	\$620.99	1	\$70.50	\$0.49
334.35%	\$73.74	\$575.00	\$648.74	1	\$73.25	\$0.49
332.81%	\$76.49	\$600.00	\$676.49	1	\$76.00	\$0.49