

# FLORIDA 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 Annual Percentage Rate ("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 of Payments represents the amount of the check you will write to us. If your bank dishonors the check, then you must pay us a dishonored item fee of \$30.

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate (Assumes a 14-day term)	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you	<b>AMOUNT FINANCED</b> The amount we pay to you or on your behalf	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after you have made all payments as scheduled	<b>NUMBER OF PAYMENTS</b>
430.18%	\$8.25	\$50.00	\$58.25	1
434.52%	\$12.50	\$75.00	\$87.50	1
391.07%	\$15.00	\$100.00	\$115.00	1
365.00%	\$17.50	\$125.00	\$142.50	1
347.62%	\$20.00	\$150.00	\$170.00	1
335.20%	\$22.50	\$175.00	\$197.50	1
325.89%	\$25.00	\$200.00	\$225.00	1
318.65%	\$27.50	\$225.00	\$252.50	1
312.86%	\$30.00	\$250.00	\$280.00	1
308.12%	\$32.50	\$275.00	\$307.50	1
304.17%	\$35.00	\$300.00	\$335.00	1
300.82%	\$37.50	\$325.00	\$362.50	1
297.96%	\$40.00	\$350.00	\$390.00	1
295.48%	\$42.50	\$375.00	\$417.50	1
293.30%	\$45.00	\$400.00	\$445.00	1
291.39%	\$47.50	\$425.00	\$472.50	1
289.68%	\$50.00	\$450.00	\$500.00	1
288.16%	\$52.50	\$475.00	\$527.50	1
286.79%	\$55.00	\$500.00	\$555.50	1

State Law Disclosures (FL)(Retail), Version Date March 30, 2019