

IMPORTANT NOTICE ABOUT YOUR DEFERRED DEPOSIT TRANSACTION

- Loan Charge:** We charge a nonrefundable Finance Charge equal to 15% of your total payment to us. For example, if you borrow \$100 from us, you will authorize us to debit your checking account for \$117.64. Our Finance Charge of \$17.64 will be paid from this amount.
- Dishonored Item Charge:** In addition to the Loan Charge, if for any reason your bank fails to pay, or demands a return of any funds transmitted to us in response to, the debit entry we effect as described above, you will be charged a \$15 Dishonored Item Charge.
- No Penalties:** Even if the debit entry we effect is dishonored by your bank and you fail to pay us the amount of your deferred deposit loan, the law forbids us from initiating or threatening a criminal prosecution against you or from collecting treble damages that might otherwise be payable pursuant to Civil Code 1719. The law does, however, permit us to sue you to collect the amount you owe us.
- No Collateral:** The law does not permit us to take collateral for your deferred deposit loan.
- Complaints:** If you have a complaint or concern you may call our office at (800) 460-4305 or the Department of Financial Protection and Innovation at (866) 275-2677.
- The Law:** This loan is offered to you as a deferred deposit transaction made pursuant to Section 23035 of the California Deferred Deposit Transaction Law and is no subject to the provisions of Section 1719 of the Civil Code. No customer may be required to pay treble damages if the electronic debit to your account is not paid in full.