



INSTALLMENT TITLE LOAN PRICE DISCLOSURE

MISSOURI

FINANCE CHARGES

You will pay 20% per month of the principal balance. In example one of \$500, the customer makes 17 payments of \$101.55 on the 28th day of every month and a final payment of \$101.42. In example two of \$1,000, the customer makes 17 payments of \$203.10 on the 28th day of every month and a final payment of \$202.50. The following example demonstrates how finance charges are imposed on our loans.

ADVANCE AMOUNT (Amount Financed)	FINANCE CHARGE (Cost of Loan)	TOTAL PAYMENT	APR* (Loan Term 18 Months)
\$500.00	\$1,327.77	\$1,827.77	238.32%
\$1,000.00	\$2,655.20	\$3,655.20	238.31%

***ANNUAL PERCENTAGE RATE** The APR is the cost of your loan expressed as a yearly rate. The APR will increase if the actual loan term is shorter than this example, and will decrease if your loan term is longer.

CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT AMOUNT TO REDUCE INTEREST COSTS.

INSTALLMENT BANKLINE LOAN PRICE DISCLOSURE

MISSOURI

FINANCE CHARGES

You will pay 35.8% per month of the principal balance on loans up to \$999 and 16.5% per month on loans from \$1000 to \$1500. In example one of \$500, the customer makes 35 payments of \$78.62 every two weeks and a final payment of \$75.74. In example two of \$1,000, the customer makes 35 payments of \$80.06 every two weeks and a final payment of \$80.72. The following examples demonstrate how finance charges are imposed on our loans.

ADVANCE AMOUNT (Amount Financed)	FINANCE CHARGE (Cost of Loan)	TOTAL PAYMENT	APR* (Loan Term 18 Months)
\$500.00	\$2,558.60	\$3,058.60	428.81%
\$1,000.00	\$1,957.82	\$2,957.82	198.46%

***ANNUAL PERCENTAGE RATE** The APR is the cost of your loan expressed as a yearly rate. The APR will increase if the actual loan term is shorter than this example, and will decrease if your loan term is longer.

CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT AMOUNT TO REDUCE INTEREST COSTS.

RETURNED ITEM CHARGE

If you make a payment by check and your payment is returned for any reason, you will be charged a one-time fee of \$25.

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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.



LINE OF CREDIT PRICE DISCLOSURE MISSOURI

FINANCE CHARGES

Generally, your loan payments will be scheduled around your paydays. Your Finance Charge each billing cycle equals the daily balance (which includes principal only) times the daily periodic rate (equal to the interest divided by 365). Your minimum payment each billing cycle equals the finance charge, 2% or \$2.50 (whichever is greater), for customers that are paid twice a month, and 4% or \$5.00 (whichever is greater), for customers that are paid monthly, of the outstanding principal and any past due amounts.

The following examples show the total Finance Charge over the life of the loan if you borrow the specified Amount Financed in a lump sum, do not borrow any additional amounts and pay the Amount Financed back at the end of the terms shown below.

AMOUNT FINANCED	ANNUAL PERCENTAGE RATE*	FINANCE CHARGE		
		7 Days	14 Days	30 Days
\$1,000.00	199%	\$38.16	\$76.33	\$163.56
\$3,000.00	199%	\$114.49	\$228.99	\$490.68
\$5,000.00	199%	\$190.82	\$381.64	\$817.81

***ANNUAL PERCENTAGE RATE** The APR is the cost of your loan expressed as a yearly rate. The APR will increase if the actual loan term is shorter than this example, and will decrease if your loan term is longer.

CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT AMOUNT TO REDUCE INTEREST COSTS.

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