

ILLINOIS POINT-OF-SALE DISCLOSURES

The table below shows the finance charge and APR of a \$100 payday loan due in a single installment in 13 days.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assuming a 13 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
435.19%	\$15.50	\$100.00	\$115.50	1

The table below shows the finance charge and APR of a \$400 payday loan due in a single installment in 30 days.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assuming a 30 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
188.58%	\$62.00	\$400.00	\$462.00	1

The table below shows the finance charge and APR of a \$400 installment payday loan due in six (6) installments of 30 days each, beginning March 21, 2011.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assumes 6 installments of 30 days each)	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
183.73%	\$239.49	\$400.00	\$639.49	6

This lender cannot use the criminal process against you to collect any payday loan.

WARNING: This loan is not intended to meet long-term financial needs. This loan should be used only to meet short-term cash needs. The cost of your loan may be higher than loans offered by other lending institutions. This loan is regulated by the Department of Financial and Professional Regulation.

INTEREST-FREE REPAYMENT PLAN: If you still owe on one or more payday loans, other than an installment payday loan, after 35 days, you are entitled to enter into a repayment plan. The repayment plan will give you at least 55 days to repay your loan in installments with no additional finance charges, interest, fees or other charges of any kind.