

The following is a list of maximum fees allowable for services that may be offered at this Payday Loan business:

Government checks:

3% of the face amount of the check or five dollars (\$5.00), whichever is greater

Personal checks:

10% of the face amount of the check or five dollars (\$5.00), whichever is greater

All other checks or money orders:

5% of the face amount of the check or five dollars (\$5.00), whichever is greater

Delayed deposit check:

\$20.00 per \$100.00 advanced for checks \$250.00 and under
\$21.95 per \$100.00 advanced for checks over \$250.00

The following is an example of the maximum fee allowed on delayed deposit transactions:

<u>Amt. Advanced</u>	<u>Fee</u>	<u>Terms</u>	<u>Face Amt. of Check</u>	<u>Annual Percentage Rate (APR)</u>
\$100.00	\$20.00	14 Days	\$120.00	521.43%
\$200.00	\$40.00	14 Days	\$240.00	521.43%
\$300.00	\$65.85	30 Days	\$365.85	267.06%
\$400.00	\$87.80	30 Days	\$487.80	267.06%

Mississippi law prohibits this Payday Loan business from accepting a fee to renew or extend any delayed deposit transaction. Therefore, a delayed deposit check must be deposited or the check face value paid in full prior to entering into another delayed deposit transaction.

This Payday Loan business is licensed and regulated by the Mississippi Department of Banking and Consumer Finance. If you have any unresolved problem with a transaction at this location, you are entitled to assistance. Please call or write: Mississippi Department of Banking and Consumer Finance, P.O. Drawer 23729, Jackson, MS 39225-3729; Phone 1-800-844-2499.