

Loan By Phone of Alabama, LLC

d/b/a Check Into Cash, d/b/a Loan By Phone

Payday Advance Fee Schedule

NOTICE: FEES FOR DEFERRED PRESENTMENT TRANSACTIONS MAY BE SIGNIFICANTLY HIGHER THAN FOR OTHER TYPES OF LOANS.

Maximum Fee: The most that any Deferred Presentment provider may charge for Deferred Presentment transactions is 17.5% of the cash advanced. Check Into Cash charges 17.5% for these transactions. The following table illustrates Check Into Cash's fee structure:

Loan Amount	Fee Rate (APR)	Fee Amount	Total of Payments
\$ 50 ⁰⁰	456.25%	\$ 8 ⁷⁵	\$ 58 ⁷⁵
\$ 75 ⁰⁰	456.08%	\$ 13 ¹²	\$ 88 ¹²
\$ 100 ⁰⁰	456.25%	\$ 17 ⁵⁰	\$ 117 ⁵⁰
\$ 125 ⁰⁰	456.15%	\$ 21 ⁸⁷	\$ 146 ⁸⁷
\$ 150 ⁰⁰	456.25%	\$ 26 ²⁵	\$ 176 ²⁵
\$ 175 ⁰⁰	456.18%	\$ 30 ⁶²	\$ 205 ⁶²
\$ 200 ⁰⁰	456.25%	\$ 35 ⁰⁰	\$ 235 ⁰⁰
\$ 225 ⁰⁰	456.19%	\$ 39 ³⁷	\$ 264 ³⁷
\$ 250 ⁰⁰	456.25%	\$ 43 ⁷⁵	\$ 293 ⁷⁵
\$ 275 ⁰⁰	456.20%	\$ 48 ¹²	\$ 323 ¹²
\$ 300 ⁰⁰	456.25%	\$ 52 ⁵⁰	\$ 352 ⁵⁰
\$ 325 ⁰⁰	456.21%	\$ 56 ⁸⁷	\$ 381 ⁸⁷
\$ 350 ⁰⁰	456.25%	\$ 61 ²⁵	\$ 411 ²⁵
\$ 375 ⁰⁰	456.22%	\$ 65 ⁶²	\$ 440 ⁶²
\$ 400 ⁰⁰	456.25%	\$ 70 ⁰⁰	\$ 470 ⁰⁰
\$ 425 ⁰⁰	456.22%	\$ 74 ³⁷	\$ 499 ³⁷
\$ 450 ⁰⁰	456.25%	\$ 78 ⁷⁵	\$ 528 ⁷⁵
\$ 475 ⁰⁰	456.22%	\$ 83 ¹²	\$ 558 ¹²
\$ 500 ⁰⁰	456.25%	\$ 87 ⁵⁰	\$ 587 ⁵⁰

Based on a fourteen (14) day advance with one (1) payment.

No other fees may be charged for these transactions, except if a check "bounces" once it is deposited at a bank, then the provider may charge a one-time NSF fee of up to \$30.00. And if the provider must go to court to enforce payment of this loan, then you may be assessed court costs and up to 15% of the face amount of the check as attorney's fees. *You cannot be arrested or sent to jail for passing a "worthless" deferred presentment ACH debit unless the ACH debit was returned due to an account closed prior to the day of the loan.*

Maximum Loan Amount: The law limits the maximum loan amount that any one borrower may have with all Deferred Presentment providers to \$500. The provider will be verifying your other outstanding deferred presentment loans with a database to determine compliance with the law.

Term: Deferred Presentment transactions cannot be made for a term of less than 10 days or more than 31 days.

Renewal: Your transaction is due on the maturity date. You may obtain another transaction once this one is paid-in-full. However, if you cannot repay the total amount due, then, if offered by the provider, you may renew this transaction one more time upon payment of an additional fee. If you cannot pay the total amount due at that time, then, at the provider's option, you may extend your repayment into four equal monthly installments at no additional cost.

Customer Agreement: You must be given a copy of the provider's Deferred Presentment Services Agreement. You have the right to read the Agreement before you sign it. You have the right to ask questions of the provider's staff until you thoroughly understand everything in the Agreement. You also have the right to walk away from the Agreement before you sign it.

Complaints: Check into Cash is a licensed Deferred Presentment provider in Alabama. To report any unresolved problems with Check Into Cash, contact the STATE BANKING DEPARTMENT, Bureau of Loans, P.O. Box 4600, Montgomery, Alabama 36103-4600. Telephone: 334/242-3452. Website: www.banking.alabama.gov.

Customer Notice: A single payday advance is typically for two to four weeks. However, borrowers often use these loans over a period of months, which can be expensive. Payday advances are not recommended as long-term financial solutions.

