



## INSTALLMENT LOAN PRICE DISCLOSURE

### FINANCE CHARGES

### ALABAMA

The following examples demonstrate how finance charges are imposed on this loan. In the \$2,100 example, the customer makes 51 payments of \$148.89 every two weeks with a final payment of \$150.38. In the \$2,250 example, the customer makes 51 payments of \$159.53 every two weeks with a final payment of \$159.06. In the \$2,500 example, the customer makes 51 payments of \$177.25 with a final payment of \$179.12.

ADVANCE AMOUNT (Amount Financed)	FINANCE CHARGE (Cost of Loan)	TOTAL PAYMENT	APR* (Loan Term 24 Months)
\$2,100.00	\$5,643.77	\$7,743.77	178.51%
\$2,250.00	\$6,045.09	\$8,295.09	178.51%
\$2,500.00	\$6,718.87	\$9,218.87	178.51%

**\*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 LOAN PRICE DISCLOSURE

### FINANCE CHARGES

### ALABAMA

The following examples demonstrate how finance charges are imposed on this loan. In the \$2,100 example, the customer makes 23 payments of \$323.76 per month with a final payment of \$324.45. In the \$2,250 example, the customer makes 23 payments of \$346.89 per month with a final payment of \$346.83. In the \$2,500 example, the customer makes 23 payments of \$385.43 with a final payment of \$385.88.

ADVANCE AMOUNT (Amount Financed)	FINANCE CHARGE (Cost of Loan)	TOTAL PAYMENT	APR* (Loan Term 24 Months)
\$2,100.00	\$5,670.93	\$7,770.93	178.36%
\$2,250.00	\$6,075.30	\$8,325.30	178.36%
\$2,500.00	\$6,750.77	\$9,250.77	178.36%

**\*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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## PAYDAY LOAN PRICE DISCLOSURE

ALABAMA

### FINANCE CHARGES

You will pay \$17.50 per \$100 borrowed. The following examples show how finance charges are imposed on our loans.

ADVANCE AMOUNT (Amount Financed)	FINANCE CHARGE (Cost of Loan)	TOTAL PAYMENT	APR* (Loan Term 14 Days)
\$100.00	\$17.50	\$117.50	456.25%
\$200.00	\$35.00	\$235.00	456.25%

**\*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.

### RETURNED ITEM CHARGE

If, after deposit, your payment to us is returned for any reason unpaid, you will be charged a one-time fee of \$30.

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## TITLE PAWN PRICE DISCLOSURE

ALABAMA

### FINANCE CHARGES

You will pay 20% per month of the principal balance on loans up to \$1,000 and 13% per month on loans from \$1,001 to \$25,000.

ADVANCE AMOUNT (Amount Financed)	FINANCE CHARGE (Cost of Loan)	TOTAL PAYMENT	APR* (Loan Term 30 Days)
\$500.00	\$100.00	\$600.00	243.33%
\$2,000.00	\$260.00	\$2,260.00	158.17%

**\*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.

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