



PAYDAY LOAN PRICE DISCLOSURE KANSAS

FINANCE CHARGES

You will pay \$15 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	\$15.00	\$115.00	391.07%
\$200.00	\$30.00	\$230.00	391.07%

***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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Subject to state regulations, eligibility, credit check, underwriting and approval. Rates, terms and conditions apply. Title loans subject to minimum auto value requirements. See associate for details.



**OPEN-END BANKLINE
LOAN PRICE DISCLOSURE
KANSAS**

FINANCE CHARGES | Generally, your loan payments will be scheduled around your paydays. Your interest ("Finance Charge") each billing cycle equals the sum of the following for each day in the cycle: the daily balance (which includes principal only) times the daily periodic rate (equal to the Annual Percentage Rate divided by 365). Your minimum payment each billing cycle equals the finance charge, 2% of the principal and any past due amount.

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. The examples presume that you make interest payments twice a month every 14 days.

ADVANCE AMOUNT (Amount Financed)	ANNUAL PERCENTAGE RATE	FINANCE CHARGE		
		1 mo.	6 mos.	12 mos.
\$100.00	360%	\$27.34	\$148.63	\$265.27
\$500.00	360%	\$136.70	\$743.17	\$1,326.35
\$750.00	360%	\$205.05	\$1,114.75	\$1,989.52

***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.

**OPEN-END TITLE LOAN PRICE DISCLOSURE
KANSAS**

FINANCE CHARGES | Your loan payments will be every 30 days. Your interest ("Finance Charge") each billing cycle equals the sum of the following for each day in the cycle: the daily balance (which includes principal only) times the daily periodic rate (equal to the Annual Percentage Rate divided by 365). Your minimum payment each billing cycle equals the finance charge, 2% of the outstanding principal and any past due amount.

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.

ADVANCE AMOUNT (Amount Financed)	ANNUAL PERCENTAGE RATE	FINANCE CHARGE			
		1 mo.	6 mos.	12 mos.	24 mos.
\$100.00	270%	\$22.19	\$126.67	\$238.88	\$426.33
\$500.00	270%	\$110.96	\$633.34	\$1,194.38	\$2,131.63
\$1,000.00	270%	\$221.92	\$1,266.68	\$2,388.76	\$4,263.26

***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.

OUR LOANS ARE COSTLY. WE ENCOURAGE YOU TO PAY MORE THAN THE MINIMUM PAYMENT TO REDUCE INTEREST CHARGES.

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