

GENERAL TERMS AND CONDITIONS

An advance of money obtained through an installment loan is not intended to meet long-term financial needs. These loans should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

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Users Under 18: We do not knowingly collect information from anyone under the age of 18, and we do not offer loans to anyone under 18.

Collection and use of bank account information: If we extend credit to a consumer, we will consider the bank account information provided by the consumer as eligible for us to process payments against, to the extent authorized by the consumer, by signature or electronic authorization, and as permitted by law. Such authorization may be revoked by the customer by providing written notice to the lender, no less than three business days prior to any authorized scheduled payment.

Right of Rescission - Any customer may rescind a loan transaction by returning to lender the proceeds of the loan before the close of business on the next day of business after the loan is made, or, if the place of business where the loan was made is open 24 hours, before 5 p.m. on the next day of business after the loan is made.