If you are unable to pay your payday loan in full on your due date, you may be eligible for an Extended Payment Plan (EPP). You may elect to enter an EPP once in a 12-month period. You must request the EPP before the close of business on the last business day BEFORE the due date of your current loan, and you will be required to sign an amendment to your current loan contract that provides you with the terms of the EPP. You may prepay the EPP at any time without penalty. You will not be charged any additional interest or fees for entering the EPP or during the term of the EPP. If you fail to make any of the EPP payments on their due date, we, the lender, can immediately accelerate the payment of the balance that is due on your EPP and take action to collect all amounts due. You may not enter into another payday loan until you have completed the EPP, and your loan balance is paid in full.