

# Check Into Cash of Alabama, Inc.

## Payday Loan 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 Amount	Check Amount*	APR** 14 Days
\$50.00	\$8.75	\$58.75	456.25%
\$100.00	\$17.50	\$117.50	456.25%
\$150.00	\$26.25	\$176.25	456.25%
\$200.00	\$35.00	\$235.00	456.25%
\$250.00	\$43.75	\$293.75	456.25%
\$300.00	\$52.50	\$352.50	456.25%
\$350.00	\$61.25	\$411.25	456.25%
\$400.00	\$70.00	\$470.00	456.25%
\$450.00	\$78.75	\$528.75	456.25%
\$500.00	\$87.50	\$587.50	456.25%

\*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 check unless the check was returned due to an account closed prior to the day of the loan.

In the event that any check or electronic fund transfer debit is dishonored and you are in Default, you authorize us to obtain payment via demand draft(s) or remotely created payment order(s) on your account. This authorization allows us, our agents, or our servicers to create one or more demand drafts or remotely created payment orders in amounts that do not exceed the total amount you owe us. We or our agents or our servicers may then present or direct the presentation of the demand draft(s) or remotely created payment order(s) for payment against your account, provided that no more than one presentment of any such draft or order has been dishonored. If your financial institution pays all the amounts owing as requested, your debt to us under this Agreement will be extinguished.

**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](http://www.banking.alabama.gov). Check Into Cash of Alabama, LLC.

**ELECTRONIC CHECK CONVERSION AND RETURN CHECK POLICY:** When you provide a check as payment, you authorize us either to use information from your check to make one-time electronic fund transfers from your account or to process the payment as a check transaction. With electronic fund transfers, the funds may be withdrawn from your account as soon as the same day your payment is processed. Your check will not be returned to you by your financial institution. You authorize us to collect a fee of \$30.00 through an electronic fund transfer from your account if your payment is returned unpaid. In the event we deposit your paper check and it is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy may be obtained by contacting your financial institution.

**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.



One Stop Money Shop