

# Check Into Cash of Iowa, Inc.

## PAYDAY ADVANCE

### PAYDAY ADVANCE FEE SCHEDULE

Cash Needed	Fee Amount	Held Check Amount	Annual Percentage Rate*
\$50.00	\$8.82	\$58.82	459.90%
\$75.00	\$13.24	\$88.24	460.25%
\$100.00	\$16.67	\$116.67	434.61%
\$125.00	\$19.44	\$144.44	405.46%
\$150.00	\$22.22	\$172.22	386.20%
\$175.00	\$25.00	\$200.00	372.45%
\$200.00	\$27.78	\$227.78	362.13%
\$220.00	\$30.00	\$250.00	355.52%
\$250.00	\$33.33	\$283.33	347.58%
\$275.00	\$36.11	\$311.11	342.34%
\$300.00	\$38.89	\$338.89	337.97%
\$325.00	\$41.67	\$366.67	334.28%
\$350.00	\$44.44	\$394.44	331.03%
\$375.00	\$47.22	\$422.22	328.29%
\$400.00	\$50.00	\$450.00	325.89%
\$425.00	\$52.78	\$477.78	323.78%
\$445.00	\$55.00	\$500.00	322.23%

\*Based on a fourteen (14) day advance with one (1) payment.

If your Check is not negotiable on your payment date, we are authorized by Iowa Code §533D.9(2)(d) to charge you a penalty of \$15.00.

**ELECTRONIC CHECK RE-PRESENTMENT POLICY:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. With electronic funds transfer, the funds may be withdrawn from your account as soon as the same day your payment is processed.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 \$15.00 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.