

STATE LAW DISCLOSURES

1. A deferred presentment service transaction is not intended to meet long-term financial needs. We can only defer cashing your payment item for up to 31 days.
2. You should use this service only to meet short-term cash needs.
3. State law prohibits us from entering into a transaction with you if you already have a deferred presentment service agreement in effect with us or have more than one deferred presentment service agreement in effect with any other person who provides this service.
4. If you enter into a transaction with us, we must immediately give you a copy of your signed agreement.
5. We will pay the proceeds of a transaction to you by ACH credit or, if you request, by check, money order, or in cash.
6. You may rescind your loan no later than the close of business on the next business day following the transaction date on the face of the loan agreement. Xtra Cash will allow you to void your agreement if you repay the proceeds of your transaction no later than the close of business on the next business day after funds are deposited into your account.
7. State law prohibits us from renewing an agreement for a fee. You have to pay any other agreement in full before obtaining additional money from us.
8. State law prohibits us from using any criminal process to collect on an agreement.
9. State law entitles you to information regarding filing a complaint against us if you believe that we have violated the law. If you feel we are acting unlawfully, you should call the Office of Financial and Insurance Services toll-free at 1-877-999-6442.
10. If you are unable to pay your deferred presentment service transaction and have entered into 8 deferred presentment service transactions with any licensee in any 12-month period, state law entitles you to request a repayment of that transaction in installments. We are required to advise you of this option at the time it is available. If you elect this option, you must notify us, either orally or in writing, within 30 days after the maturity date of the deferred presentment transaction. The notice must be provided to us at our place of business. You may be charged an additional fee when the transaction is rescheduled in

installments. You will be ineligible to enter into a deferred presentment service transaction with any licensee during the term of the repayment plan. If we refuse to provide this option under the stipulations above, you should contact the Office of Financial and Insurance Services toll-free at 1-877-999-6442.

Under Michigan law, you are entitled to receive the proceeds of this transaction in cash. If you request the proceeds in a check or money order, you may be charged additional check cashing or other processing fees by others for cashing the check or money order.

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