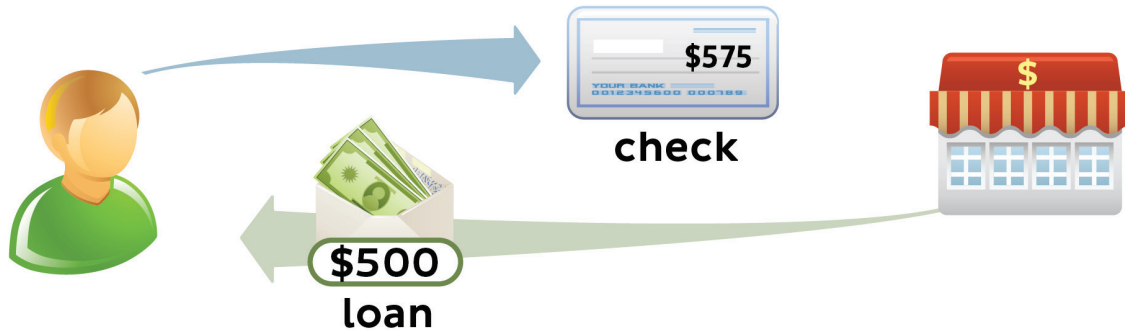
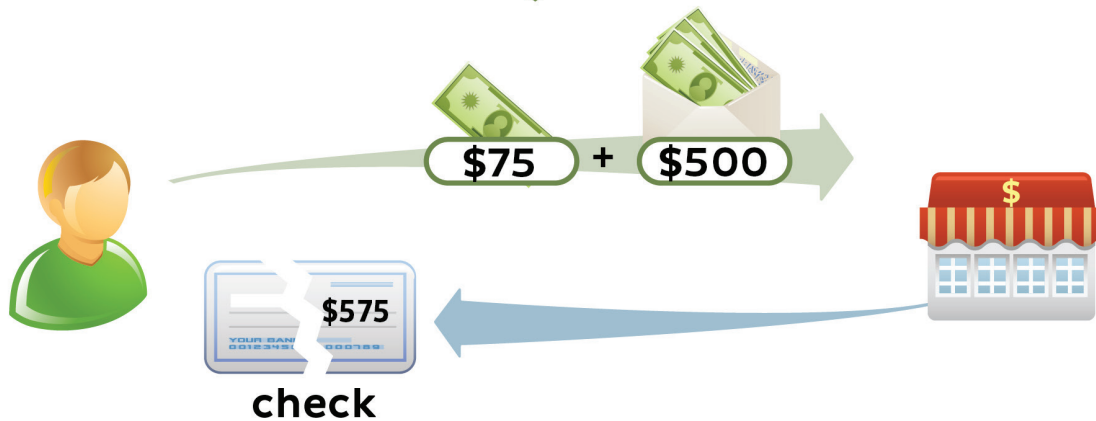


How a Payday Loan Works

You borrow \$500
The fee is \$75



2 WEEKS LATER



- You borrow \$500. The fee is \$75.
- You give the lender a check for \$575.
- The lender keeps your check and gives you \$500 in cash.
- After two weeks, you give the lender \$575 in cash and you get your check back.
- The bottom line: You paid \$75 to borrow \$500 for two weeks.