

BEFORE YOU SIGN A CONTRACT TO MAKE A LOAN, BE CERTAIN YOU HAVE READ THE LOAN DOCUMENTS SO YOU UNDERSTAND YOUR OBLIGATIONS AND RIGHTS UNDER THE MISSISSIPPI CREDIT AVAILABILITY ACT (“MCAA”)

The following is a list of fees and terms allowable for services that may be offered under the MCAA:

1. Handling Fee:
 - a. **Loans up to or totaling not more than \$500.00:**
 - i. A term of **4 to 6 months to repay**
 - ii. Substantially equal payments each month
 - iii. Up to 25% FEE PER MONTH (**amortized for the term of the loan**)
 - b. **Loans totaling \$501.00, up to \$2500.00:**
 - i. A term of 6 to 12 months to repay
 - ii. Substantially equal payments each month
 - iii. Up to 25% FEE PER MONTH (**amortized for the term of the loan**)
2. Origination Fee: You may be charged an Origination Fee (to make your loan) of up to 1% of the amount disbursed or \$5.00 (whichever is greater).
3. Late Fee: If you are **10 business days LATE** in making any scheduled payment you may incur LATE FEES of **up to 10% of the amount you owe** for that monthly payment. These late fees may be collected after your final scheduled payment.

YOU MAY PAY-OFF YOUR LOAN AT ANY TIME — WITHOUT ANY PENALTY.

IF YOU PAY-OFF EARLY YOU MAY INCUR LESS FEES.

YOU HAVE ONE (1) DAY TO REVIEW YOUR LOAN AND RETURN THE LOAN PROCEEDS IF YOU DECIDE TO CANCEL YOUR LOAN. You may still be charged the Origination Fee even if you cancel.

This business is licensed and regulated by the Mississippi Department of Banking and Consumer Finance.

If you have any unresolved problem with a transaction at this location, you are entitled to assistance.

Please CONTACT:

Mississippi Department of Banking and Consumer Finance
P.O. Box 12129, Jackson, MS 39236-2129
Phone 1-800-844-2499 For additional information visit: www.dbcf.ms.gov