

Let's be blunt....*We have heard many excuses and seen many tricks to avoid loan repayment. However, if you try to avoid us, most of the time, we will get our money by eventually garnishing the money from paychecks (which always means more fees such as legal costs...which could almost double the amount you would have to pay). We normally file lawsuits when all reasonable attempts at collections have failed (which is normally within 11-15 days after your delinquency).*

PROBLEMS WITH PAYMENTS
The Worst thing to do.....

We are glad to be able to loan you money. We are here for your convenience. We hope we are able to give you better discounts and longer time to repay. If we loan to you, we are making the loan to in good faith based on your promise to pay the loan on time. If you have a problem making your payment, the worst thing you can do is avoid us!

If you avoid us and/or try to not pay at all, we are aggressive in our pursuit of debts by the following:

1. Putting information about your delinquency/debt on major reporting agencies. This will impede your ability to get loans from us and other resources as well as prevent you from opening new checking accounts at banks. It could also affect your ability to write checks at retail stores.
2. You will be subject to fees from your bank for insufficient funds if we try to collect the entire/partial amount of the payment (when past due). This could subject you to closure of your checking account from the bank and hurt your chances to open a checking account elsewhere (which would hurt your chances at future Payday loans).
3. We will seek damages against you in court for the loan and any other legal fees as allowed by law. After obtaining the judgment, we will **GARNISH** your wages. Remember, to serve you with a subpoena for court, we can serve you at home, go to your place of work and give the paperwork to a company supervisor and then send a copy of the document to you by regular mail, or serve you at your designated CMRA. The bottom line, there is really no way to avoid being sued.

If you have any questions regarding our collection policies, please contact us at our corporate office at 818-367-1552 or 877-392-1500 or email us at cbc@rkfi.com.