

Date: _____ Customer: _____

Don't Blow It! You should really read this carefully.

Let's be blunt....We have heard many excuses and seen many tricks to avoid loan repayment. We normally file lawsuits when all reasonable attempts at collections and establishing a reasonable repayment plan have failed.

We have approved a credit line for you of _____. Our highest credit line given is \$255. If your credit line is less than \$255, you may be eligible for a raise in the future. Please inquire after 90 days if you want a higher credit line (you must be in good standing with us and there will be other factors we consider as well). It is a good idea to bring your last pay stub every time you want a new loan (because of periodic credit holds to confirm employment).

Please read below carefully!!!

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

If we loan to you, we are making the loan to in good faith based on your promise to pay the loan on time. We are here for your convenience. We hope we are able to give you better discounts and more days (on average...when compared to the other Payday Lenders) to repay. Remember, you should be able to obtain a new loan immediately once you have paid off the old loan in cash. 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, the following actions may occur:

1. Putting information about your delinquency/debt on major agencies utilized by Deferred Deposit Licensees (and possibly utilized by other businesses with regards to financing). This will impede your ability to get loans from us and possibly other resources.
2. We will file a lawsuit against you in court for the loan. After obtaining the judgment, if you remain employed, we will normally proceed with actions to **GARNISH** your wages.

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