

PLEDGE TO OUR CUSTOMERS REGARDING PAYDAY LOANS

(as of 07/21/08)

- We will strive to give all customers the opportunity for the BEST DISCOUNTS AND PAYMENT TERMS (DAYS) in the state.
- A new customer should know of approval within approximately 20-25 minutes after our corporate office receives the fax of your completed application and oral notification of the faxing of the completed application (with all necessary materials).
- An existing customer should only have to wait approximately two minutes to obtain their loan upon being assisted by a representative. The exceptions to this pledge are:
 - o Automatic holds done every three months to confirm your income source (e.g., Payroll, Social Security, etc.).
 - o Holds on your account for expired identification and/or required account updates.
 - o Holds due to change in customer account information (such as address, employment, banking, etc...).
 - o Holds from prior late payments.
 - o Holds regarding confirmation of a recent payment from the cashing of a check or the debiting of your bank account.
 - o Any technical problems with Computer and/or other electronic systems.
- We will not cash your check or ACH debit your bank account until the day after it is due (or unless the customer gives written permission to collect the loan due before the due date). However, we will not delay collection of your loan (only under certain circumstances...as stated within this Pledge).
- If a customer's deposit comes back returned, we will do our best to give reasonable opportunity for the customer to pay off the loan.
- If a customer has problems paying the loan by the date due, we will do our best to give reasonable opportunity for the customer to pay off the loan. On a case by case basis and only under certain circumstances, we may allow a short delay of the full payment of the loan.

For any questions regarding our pledge, you may contact your local representative (the location you normally go for your loan). Please remember the local representative location does not make collection decisions. If you contact the local office regarding your outstanding balance, if necessary, the local office will instruct you to contact the corporate office directly. Our corporate office phone number is 877-392-1500 (toll free).

You may also email us at cbc@rkfi.com or fax us at 866-558-3335.

We Appreciate Your Business.