

## **PAYDAY LOAN/CASH ADVANCE TERMS**

Alabama loans have a repayment period of a minimum of 10 days and a maximum of 31 days based on the customer's next payday.

Mississippi's loan repayment is determined by the face value of the check. Up to \$250 the customer will be due on their next payday. Face value from \$250.01 to \$500 is 28 days minimum and 30 days maximum for repayment.

Nevada loans have a repayment period up to 35 days based on the customers next payday.

Tennessee loans have a repayment period up to 31 days based on the customers next payday.

## **PAYDAY LOAN/CASH ADVANCE CONDITIONS**

Proof of open, active checking account and verifiable income must be provided by applicants.

Alabama applicants cannot have more than \$500 loaned within the State of Alabama. Must provide documentation that bank account has been open for 30 days. A bank statement will fulfill this requirement.

Nevada applicants must bring proof of income. Face value of check cannot exceed 25% of gross income.

Tennessee applicants cannot have more than two outstanding loans within the State of Tennessee or more than \$500 total outstanding.

## **TITLE LOAN/PAWN TERMS**

All applicants must bring the title and their vehicle for inspection at the time of the loan.

Alabama offers a 30 day pawn with an option to renew.

Georgia offers a 30 day pawn with an option to renew. After the 3<sup>rd</sup> renewal, monthly interest rate reduces to 12.5%.

Mississippi offers a 30 day loan with option to renew 9 additional times. Repayment can be made in 10 equal monthly installments or in 10 payments with 10% of the original loan amount paid each month plus the monthly interest rate.

Nevada offers a loan that is repaid in 7 equal monthly installments.

TN offers a 30 day loan with option to renew 21 additional times. The first two payments do not require payment towards the principal. The remaining 20 payments require 5% of the loan amount added to the monthly rate.

## **TITLE LOAN/PAWN CONDITIONS**

Alabama, Georgia, Mississippi, Nevada, and Tennessee require a clear title (the title cannot be held as collateral for other debt). We do not accept *salvage* titles. Depending on state law and/or loan amount, we reserve the right to perfect our lien on the title.

Alabama pawns must have the title in the applicant's name.

Nevada loans cannot exceed fair market value of the vehicle. The applicant must supply information concerning their monthly debt and their proof of income.

## **INSTALLMENT LENDING/CREDIT AVAILABILITY TERMS**

Mississippi Credit Availability Loan (secured and unsecured loans) repayment terms are a minimum of 4 months and a maximum of 6 months for a loan of \$500 or less and a minimum of 6 months and a maximum of 12 months for a loan exceeding \$500 to \$2,500.

Tennessee Industrial Thrift repayment terms are a minimum of 3 months and a maximum of 12 months depending on the loan amount.

## **INSTALLMENT LENDING/CREDIT AVAILABILITY CONDITIONS**

\*Mississippi and Tennessee require proof of residence and income.

\*Mississippi Credit Availability Loan does not require proof of residence or income for loans less than \$500.

If you have any questions about these terms and conditions, or would like us to mail you a paper copy, please contact us using the following information:

Speedee Cash  
PO Box 520 Crestview, FL 32536  
888.554.7277  
Customerservice@speedeecash.net