

Information for: _____

Please print these documents for faxing to

FAX

LOAN BY PHONE
1-877-577-7978

To: Loan By Phone	From:
Fax #: 1-877-577-7978	Pages:
Phone#: 1-877-577-7977	Date:
Re: Information for Payday Advance	From Fax #:

Comments:

THANK YOU FOR APPLYING WITH LOAN BY PHONE

You should be faxing the following information to Loan By Phone at 1-877-577-7978 no later than 6:00 PM Eastern Time to be processed the same day unless further documentation is required:

- _____ This FAX Cover sheet
 - _____ Your Signed Military Disclosure
 - _____ Your Signed Application
 - _____ Your Signed Consent to Electronic Records
 - _____ Copy of a Voided Check from Active Checking Account or a Deposit Slip for Savings Account
 - _____ Copy of most current Payroll Stub, Previous Year's 1099 Form, or Other Proof of Income
 - _____ Copy of You Last 30-day Checking Account Statement
 - _____ A Copy of a Photo ID
-

Please FAX all of the above documentation to:

Loan By Phone

FAX #: 1-877-577-7978

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, **please indicate whether any of the following statements are TRUE about you:**

- I **AM** a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.
- I **AM** a spouse or dependent of a member or a reserve member of any branch of the U.S. Armed Forces.
- I have received financial support from a member or a reserve member of any branch of the U.S. Armed Forces within the last 6 months.

Yes, one or more of these is true.

No, none of these are true.

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

South Dakota Application

Date _____

Name _____ Social Security # _____
First Middle Last

Address _____
Street City State Zip

Are You: Buying/Own your residence Renting your residence Other Length of time at residence: _____ Years _____ Months

Landlord: _____ Landlord's Phone: (_____) _____ Mortgage Holder: _____

Home Phone	CellPhone	Pager #	Primary E-Mail	Secondary E-Mail
Employer		Employer Address		Date of Birth
City		State	Zip	Phone

Date Hired: _____ Your Position: _____ Supervisor: _____ Your Dept/Ext: _____

Employment Status: Full Time Part Time Retired/Monthly Income Self Employed

Days You Work: Mon Tues Wed Thurs Fri Sat Sun Hours You Work: From _____ To _____

Gross Paycheck Per*	Week	Bi-Week	Month	Semi Month	Do you have direct deposit? Yes _____ No _____
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Day of week you are paid: Mon Tues Wed Thurs Fri Sat Sun

Date Next Paid:	Pay Date Following Next Paid:
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*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as part of your application.

Bank Name	Bank City/State
ABA or Bank Routing Number:	Checking Account #:

CONTACT INFORMATION

Adult contact living in your home (if applicable)	Employer:	Supervisor:	Department/Extension:
Employer Address	City	State	Zip
Local contact not living in your home (parent or otherwise):			Phone
Street	City	State	Zip
Local contact not living in your home:			Phone
Street	City	State	Zip

RELEASE OF INFORMATION TO LOAN BY PHONE: You promise that the information you have provided on this application is correct. You authorize us to verify all information and understand that such information may be used to verify certain past and/or current credit or payment history information from third parties. You give the Company permission to contact any person or company listed above, and you fully release us from all liability for any damage that may result. For purposes of verification, you voluntarily waive the protection of all privacy laws and affirmatively authorize the Company to disclose the information on this form and any additional information it may have collected about you to third parties as necessary in order to receive financial services or products that the Company offers from those third parties. We may reject your application if we find that any information provided above is false.

ARBITRATION: Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. This Company has a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). If you enter into a Loan Agreement, you will be asked to sign a Arbitration Provision and Waiver of Jury Trial that supercedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a Loan Agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us, our agents and/or owners.** The Federal Arbitration Act governs this arbitration provision. If either party has a dispute, they must notify the other in writing of the dispute. You have the right to select any of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <http://www.adr.org> or National Arbitration Forum (1-800-474-2371) <http://www.arb-forum.com>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any, unless the arbitrator pursuant to law otherwise orders. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county of your residence.

I have read and agree to the above: _____
Customer's Signature Date

CONSENT FOR ELECTRONIC RECORDS

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

Introduction. You are submitting a request for an advance ("Application") from Loan By Phone ("LBP"). LBP can only give you the benefits of our electronic service if you consent to the use or acceptance of electronic signatures and to the use or acceptance of electronic records or disclosures in this transaction ("Your Consent"). By completing and submitting the Application electronically, you acknowledge receipt of this document and consent to use electronic signatures and to conduct this transaction by use of electronic disclosures and contract documents ("Records").

Electronic Communications. You may request a paper copy from LBP of any of the Records by writing to LBP with the details of your request at: customersupport@loanbyphone.com. Your request for paper copies may be made after Your Consent and after any withdrawal of Your Consent. LBP will provide the paper copies to you at no charge. LBP shall retain the Records as required by law.

Consenting to Do Business Electronically. Before giving Your Consent, you should consider whether you have the required hardware and software capabilities described below.

Scope of Consent. Your Consent and our agreement to conduct this transaction electronically only apply to this transaction. By exercising Your Consent, LBP will conduct this transaction with you electronically.

Hardware and Software Requirements. To access and retain the Records electronically, you will need to use the following computer software and hardware: An IBM or MAC compatible computer with Internet access and an Internet Browser that supports 128 bit encryption. If at any time during this transaction these requirements change in a way that creates a material risk that you may not be able to receive Records electronically, LBP will notify you of these changes. In order to conduct a transaction via fax, you must have access to a fax machine.

Withdrawing Consent. You are free to withdraw Your Consent at any time and at no charge to you. If you do withdraw Your Consent prior to receiving the advance, this will prevent you from obtaining an advance with LBP electronically. If at any time you wish to withdraw Your Consent, you can send us your request by email to: customersupport@loanbyphone.com. If you decide to withdraw Your Consent, the legal effectiveness, validity and/or enforceability of prior electronic Records will not be affected.

Change to Your Contact Information. You should keep us informed of any change in your electronic address or mailing address. You may contact LBP Customer Service by telephone at 1-877-577-7978 or by e-mail at customersupport@loanbyphone.com regarding any such changes.

YOUR ABILITY TO ACCESS RECORDS. BY SIGNING BELOW IN THE SPACE PROVIDED BESIDE THE PHRASE "I AGREE" FOR TRANSACTIONS CONDUCTED BY FAX, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE RECORDS IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

CONSENT. BY SIGNING BELOW IN THE SPACE PROVIDED BESIDE THE PHRASE "I AGREE" FOR TRANSACTIONS CONDUCTED BY FAX, YOU ACKNOWLEDGE THAT YOU HAVE READ THE INFORMATION ABOUT ELECTRONIC SIGNATURES AND DOING BUSINESS ELECTRONICALLY IN THIS CONSENT FOR ELECTRONIC RECORDS. YOU CONSENT TO USING ELECTRONIC SIGNATURES, HAVING ALL RECORDS PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH LBP ELECTRONICALLY. YOU ACKNOWLEDGE THAT YOU MAY REQUEST A PAPER COPY OF THE RECORDS, WHICH LBP WILL PROVIDE TO YOU AT NO CHARGE. YOU HAVE AGREED TO RECEIVE YOUR FUNDS ELECTRONICALLY AND TO REPAY YOUR OBLIGATION ELECTRONICALLY.

BY SIGNING BELOW IN THE SPACE PROVIDED BESIDE THE PHRASE "I DO NOT AGREE", YOU ACKNOWLEDGE THAT YOU HAVE READ THE INFORMATION ABOUT THE RECORDS AND DO NOT WISH TO USE ELECTRONIC SIGNATURES AND/OR CONDUCT THIS TRANSACTION ELECTRONICALLY. YOU ALSO ACKNOWLEDGE THAT YOUR CONSENT TO ELECTRONIC RECORDS IS REQUIRED IN ORDER TO APPLY FOR AN ADVANCE WITH LBP OVER THE INTERNET. YOU MAY CALL LBP AND REQUEST TO CONDUCT THIS TRANSACTION VIA TELEPHONE AND FACSIMILE, TO RECEIVE YOUR FUNDS VIA CHECK AND TO REPAY YOUR OBLIGATION VIA CHECK.

FOR TRANSACTIONS CONDUCTED VIA FAX:

I AGREE _____
Signature Date

I DO NOT AGREE _____
Signature Date

Information for: _____

Tape Your Voided Check Here

Loan By Phone
FAX #: 1-877-577-7978

Tape Your Most Current Payroll Stub Or
Other Proof of Income Here

Loan By Phone
FAX #: 1-877-577-7978

FACTS **WHAT DOES CHECK INTO CASH DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and checking account information ▪ transaction history and income ▪ credit history and assets
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Check Into Cash chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Check Into Cash share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions? Call 877-641-6050 or go to <http://www.checkintocash.com>



Mail-in Form

Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. 		
Name		Check Into Cash Attn: Legal Department P.O. Box 550 Cleveland, TN 37364-0550
Address		
City, State, Zip		
Account#		

Who are we

Who is providing this notice?	Check-cashing, payday advance providers, vehicle secured credit providers, creditors, and financial service providers.
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What do we do

How does Check Into Cash protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does Check Into Cash collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ pay us by check or show us your government issued ID ▪ give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies with a Check Into Cash, CIC, U.S. Money Shops, Creditcorp, Buy Here Pay Here, Jones Management, FirstView, LLC, U.S. Debit Card Co., LLC, LBP, and Loan by Phone name.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include lenders; banks; collection agencies; check-cashers; tax preparers; brokers; pawnbrokers; rent-to-own; card services; and retailers.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include lenders; banks; tax preparers; brokers; pawnbrokers; and retailers.</i>
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Other important information

NOTICE TO CALIFORNIA RESIDENTS. Under state law, we may not share information we collect about you with affiliated or non-affiliated third parties, except where permitted by state law, or if you give us permission. We will provide a notice describing California residents' rights to opt out, including rights to opt out of affiliate sharing. **California Civil Code Section 1798.83 allows California residents to request certain information regarding our disclosures in the prior calendar year, if any, of personally identifiable information to third parties for their own direct marketing purposes. To make such a request, please write to us at: Check Into Cash, Attn.: Legal Dept., P.O. Box 550, Cleveland, TN 37364-0550.**

Provided by the following companies: Check into Cash, Inc. Jones Management Services, LLC Loan By Phone of Alabama, LLC LBP of California, LLC Loan by Phone of Delaware, LLC Loan By Phone of Idaho, LLC Loan By Phone of Kansas, LLC Loan By Phone of Michigan, LLC Loan By Phone of Mississippi, LLC	Loan By Phone of Missouri, LLC Loan By Phone of New Mexico, LLC Loan by Phone of Oregon, LLC Loan By Phone of Tennessee, LLC Loan by Phone of Texas, LLC Loan by Phone of South Dakota, LLC Loan By Phone of Utah, LLC Loan By Phone of Wisconsin, LLC Loan By Phone.com, LLC Creditcorp	Check Into Cash of Wyoming, LLC Check into Cash of Washington, Inc. Check into Cash of Colorado, LLC Check into Cash of Indiana, LLC Check into Cash of Louisiana, LLC Check into Cash of Nevada, LLC Check into Cash of Oklahoma, LLC Creditcorp of Ohio, LLC FirstView, LLC U.S. Debit Card Co., LLC
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Loan By Phone South Dakota Fee Schedule

Cash Needed	Fee Amount	Total Payment	APR*
\$50.00	\$11.00	\$61.00	573.57%
\$75.00	\$16.50	\$91.50	573.57%
\$100.00	\$22.00	\$122.00	573.57%
\$125.00	\$27.50	\$152.50	573.57%
\$150.00	\$33.00	\$183.00	573.57%
\$175.00	\$38.50	\$213.50	573.57%
\$200.00	\$44.00	\$244.00	573.57%
\$225.00	\$49.50	\$274.50	573.57%
\$250.00	\$55.00	\$305.00	573.57%
\$275.00	\$60.50	\$335.50	573.57%
\$300.00	\$66.00	\$366.00	573.57%
\$325.00	\$71.50	\$396.50	573.57%
\$350.00	\$77.00	\$427.00	573.57%
\$375.00	\$82.50	\$457.50	573.57%
\$400.00	\$88.00	\$488.00	573.57%
\$425.00	\$93.50	\$518.50	573.57%
\$450.00	\$99.00	\$549.00	573.57%
\$475.00	\$104.50	\$579.50	573.57%
\$500.00	\$110.00	\$610.00	573.57%

*Based on a fourteen (14) day advance with one (1) payment

If your ACH debit entry or check is dishonored, then you will incur a \$2.75 charge. If your payment is late for more than 10 days you will be charged a late fee of \$12.50 or 5% of the delinquent amount, whichever is greater.

Customer Notice: Payday advances should be used for short-term financial needs only, not as a long-term financial solution. Customers with credit difficulties should seek credit counseling.