



Department of Banking and Consumer Finance

Mississippi Credit Availability License

Expiration: 10/31/2026

License Number: CA/003245/2025

This is to Certify That

1F Cash Advance, LLC

has complied with the provisions of SB 2409 entitled "The Mississippi Credit Availability Act."

NOW, THEREFORE, I, the duly authorized representative of the Department of Banking and Consumer Finance, certify that the aforementioned individual, company or corporation is authorized to engage in the business of credit availability transactions for a fee in accordance with SB2409 for the period stated above, unless sooner surrendered, revoked or suspended as provided in the act aforesaid, at the following location:

**2770 Canyon Blvd,
Boulder, CO 80302**

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE



IN WITNESS WHEREOF, I have hereto set my hand and affixed the seal of the Department of Banking and Consumer Finance at Jackson, Mississippi, this the 21st day of April, 2025.

Charlotte N. Corley
Commissioner

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE OF THE LICENSEE.

General Information Regarding “Credit Availability” Transactions

Mississippi
Department of Banking
and Consumer Finance



**IF YOU HAVE ANY UNRESOLVED
PROBLEM WITH A TRANSACTION AT
THIS LOCATION, YOU ARE ENTITLED
TO ASSISTANCE.**

PLEASE CALL OR WRITE:

**The Mississippi Department of Banking
and Consumer Finance**

**Post Office Box 12129
Jackson, MS 39236
Phone (800) 844-2499
Fax (601) 321-6933**

WWW.DBCF.MS.GOV

A Credit Availability loan is a binding contract to borrow money that is intended for short-term use and is not generally based on your credit report. This loan may be paid-off at any time. Paying off a loan early may result in paying less fees.

Borrower's rights and responsibilities

A borrower has the right to rescind (cancel) the transaction within one (1) business day; however, if the borrower accepts the funds from the lender prior to the expiration of the one-day cancellation period, any origination fee charged shall be non-refundable.

A borrower may be charged a monthly handling fee up to \$25.00 per \$100.00 borrowed per month.

A borrower may be charged an origination fee of 1% of the amount disbursed or \$5.00, whichever is greater.

Loans of \$500.00 or less must be payable in an overall term of 4 to 6 months.

Loans of more than \$500.00 and up to \$2,500.00 must be payable in an overall term of 6 to 12 months (Max loan is \$2,500.00).

Lender rights in the event of default by the borrower

A lender may charge a late fee of **10%** of the past-due amount **10** business days after the due date, provided that such fees are clearly disclosed in the contract.

If a borrower is in default for more than **60** days, a lender may charge and collect the following fees only if they are required to employ a third party, including an attorney:

A reasonable collection fee and/or attorney's fee.

All court cost incurred including contractual damages.

Fees and costs related to the repossession and sale of collateral.

License info:

1F Cash Advance, LLC
2770 Canyon Blvd
Boulder, CO 80302

Customer Support
Phone: (720) 428-2247
Monday - Friday, 8:00AM - 8:00PM CST
Saturday: 9:00AM to 6:00PM
1firstcashadvance.org
Email: info@1firstcashadvance.org

Mississippi Credit Availability
License Number: CA/003245/2025