



Alabama Rates, Terms & Fees

NOTICE: FEES FOR DEFERRED PRESENTMENT TRANSACTIONS MAY BE SIGNIFICANTLY HIGHER THAN FOR OTHER TYPES OF LOANS.

Loan Amount

Alabama residents can borrow up to \$500 with a payday loan. The maximum loan amount is determined on an individual basis after assessing your income and other factors that can affect your repayment capabilities.

Repayment Periods

1F Cash Advance offers loans with a minimum term of 10 days to a maximum period of 31 days.

Loan Renewal and Extension

Your transaction is due on the maturity date outlined in your loan agreement. One loan renewal is possible upon payment of an additional deferred presentment fee if you cannot repay the total amount due on time. If you're unable to repay the loan at that time, you can enter an Extended Payment Plan (EPP).

The EPP allows you to repay their Deferred Presentment Loan in 4 installments over 4 months rather than in a single lump-sum payment. This option comes with no additional cost. You may request these changes by calling a customer service representative. Check out the time your extension requests must be received in your loan agreement.

Cooling Off Period

A customer may not enter into a new deferred deposit transaction within one business day of the completion of a previous deferred deposit transaction.

Customer Agreement

You must be given a copy of the provider's Deferred Presentment Services Agreement. You have the right to read the Agreement before you sign it. You have the right to ask questions of

the provider's staff until you thoroughly understand everything in the Agreement. You also have the right to walk away from the Agreement before you sign it.

Permitted Fees

The licensee may charge up to 17.5% of the amount advanced. The Annual Percentage Rate ("APR") will vary depending on the length of your loan (see table below). Please check out your loan agreement for the APR and other terms applicable to your loan.

Advanced Amount	Finance Charge Rate	Finance Charge Amount	APR (14 days)	APR (30 days)	Total Cost
\$100	17.5%	\$17.50	456.25%	212.92%	\$117.50
\$200	17.5%	\$35.00	456.25%	212.92%	\$235.00
\$300	17.5%	\$52.50	456.25%	212.92%	\$352.50
\$400	17.5%	\$70.00	456.25%	212.92%	\$470.00
\$500	17.5%	\$87.50	456.25%	212.92%	\$587.50

No other fees may be charged for these transactions, except if a check "bounces" once it is deposited at a bank, then the provider may charge a one-time NSF fee of up to \$30.00. If the provider must go to court to enforce payment of this loan, then you may be assessed court costs and up to 15% of the face amount of the check as attorney's fees. *You cannot be arrested or sent to jail for passing a "worthless" deferred presentment check unless the check was returned due to an account closed prior to the day of the loan.*

Complaints

1F Cash Advance is a licensed Deferred Presentment provider in Alabama. To report any unresolved problems with 1F Cash Advance, contact the customer support representatives. Phone: (334) 213-9885. <https://1firstcashadvance.org/>. You can also contact the STATE BANKING DEPARTMENT.

Address:

State Banking Department, Bureau of Loans, P.O. Box 4600

Montgomery, Alabama 36103-4600

Phone: (334) 242-3452

Website: www.banking.alabama.gov

