



New Ways to Get the Money You Need

Introducing the Xact™ Loan.

- ✓ Up to \$5,000
- ✓ 18-month term¹
- ✓ May build credit²

APPLY NOW

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How It Works

Apply today and, if approved, you could have money the next business day.³

Here's how:



Complete a simple online application.

It's fast, easy and secure.



Get a quick decision.

If approved, eSign and finalize your loan.



Get your money!

Funds are deposited as soon as the next business day.³



Have these items handy when you apply:

- ✓ Valid ID
- ✓ Income information
- ✓ Working phone number
- ✓ Active checking account

APPLY NOW

Get Answers

ABOUT THIS OFFER

Who is CCBank?

Installment loans are originated and funded by Capital Community Bank, a Utah Chartered bank, located in Provo, Utah, Member FDIC.



How much can I borrow?

The amount you are able to borrow depends on your state of residency and available loan amounts range from \$1,000 to \$5,000.^{3, 4}



Why was I selected for this offer?

As a qualified customer of an affiliate company, Check n Go. Based on your previous experience with Check n Go and information you've provided in the past,

we thought you would be interested in learning more about the new loan option that's now available.

What is the new product being offered?

The new loan product being offered is an 18-month installment loan, available in amounts up to \$5,000, with no prepayment fees and no origination fees. More details about the product are provided during the application process.

INSTALLMENT LOANS

How do installment loans work?

Installment loans allow the borrower to make biweekly or monthly payments over the term of the loan (18 months for this product), until the loan is paid off. Because they don't have to be paid off all at once, they're typically available in larger loan amounts than other types of short-term loans. People use installment loans for a variety of reasons – to consolidate bills, buy a vehicle, cover unplanned expenses or take care of other money needs. By making payments on time and paying the loan off in full, installment loan borrowers may even be able to build or improve their credit.

How much can I borrow with this installment loan?

Installment loan amounts are available up to \$5,000. The amount you may qualify for will depend on a number of factors – including legal and underwriting criteria. Apply now to find out how much you will be approved for. The application is fast and easy!

Do you check my credit rating when I apply for an installment loan?

Yes. We request credit information from credit reporting agencies.

THE LOAN APPLICATION PROCESS



- An active checking account that allows direct deposit.
- A working telephone number that we can verify.
- Since you'll be asked to provide details about your gross income, net income and pay frequency on the application, it will help to have your most recent pay stub or other income documentation on hand.

What are the steps to get an installment loan?

1. Complete and submit your online application.
2. Review and select your loan amount, total payback amount and payment due dates.
3. Electronically sign your loan agreement.

Will I need to provide a blank check?

No. Since the installment loan is processed online, we will only need your routing and account numbers from your checking account.

How long does it take to get approved for an installment loan?

When you submit your application, you'll receive a prompt answer on whether you qualify and the amount you're eligible to borrow.

How do I sign my installment loan documents?

Online, you can sign your installment loan documents by checking the "eSign" box when prompted.

When you check the eSign box, it serves as a legally binding electronic signature. Always review your loan agreement, the privacy policy and any other terms or conditions that apply before you sign your application.

When and how will I receive my funds from my installment loan?

Once you are approved, your loan will be processed. If we are able to verify your information and originate your loan before 8:00 p.m. ET, in most cases you can expect to receive your funds the following business day. We are unable to process loans on days when banks are closed. If you apply late in



PAYMENTS AND YOUR ACCOUNT

Can I change my loan payment due date?

Unfortunately you will not be able to change your loan payment due date.

How is my loan payment date calculated?

Your loan payment date is based on the information you provided on your Paycheck Frequency and Next Pay date.

When will my installment loan payments be due – and what are my repayment options?

Your payments may be electronically withdrawn. To view your payment schedule, refer to your loan agreement. Before your loan's due date, you may also be able to set up a different form of payment – such as debit card, cashier's check, money order or MoneyGram, please call us at 1-800-316-4220. Repaying your loan earlier could save you money on interest.

Can I call or visit your affiliate company, Check `n Go if I want to make an installment loan payment or get help with my installment loan application?

Because the installment loan is serviced online, payments and other services in connection with the installment loan cannot be handled at the store. We have a dedicated team of loan specialists who are trained to answer your questions about making payments, completing the application and more. You can contact them 1-800-316-4220. They're ready to provide the same friendly service that you've come to expect.

After I pay off my installment loan, can I get another installment loan?

Yes, you can apply for a new installment loan after your current loan has been paid off. Keep in mind that there may be a waiting period before you can apply for a new installment loan. You may also be asked to provide a bank statement showing that your loan was paid off.

How can I view my account information or check the status of my installment loan application?



To view your information or check the status of your application, log in to your account by entering the email address and password that you provided when you applied for your installment loan. Once you've logged in, you

can check the status of any outstanding loans, update information, review documents, apply for a new installment loan, check to see if there are any documents you still need to send in or see when your next payment is due. To print copies of any documents, simply select the print option in your Web browser.

Why do I have to open an account online if I already have an Check `n Go account with the affiliated Check `n Go?

Since the installment loan is issued through our online channel, a new account must be created to apply.

REFINANCING

Once I have an installment loan, will I have the option to refinance

Refinancing is an option that provides more time to pay and additional funds. You may be able to refinance once you have an installment loan. If you become eligible to refinance, we will notify you by email. You can also check your eligibility by logging into My Account.

How does refinancing work?

Once you're eligible, you can easily refinance by following these simple steps:

1. Sign in to My Account
2. Tell us how much you want to borrow
3. Get a quick decision and electronically sign your documents
4. Receive your additional funds

Your Guide to Finances



VISIT FINANCE 101



Online Disclosures

Customer Notice:

1. Actual loan amount and terms will vary based on final evaluation of income and credit qualifications. Payment amounts vary by loan term and rate. As an example, if you borrow \$1,500 with a 157.42% APR and an 18 month term, your payments would be \$159.87 per month. Annual percentage rates "APRs" range from [145% - 199%]. APRs will vary depending on credit qualifications and loan amount.
2. Payments must be made on time in order to enhance credit with lender.
3. Approval depends upon meeting legal, regulatory and underwriting requirements. All times and dates are based on Eastern Time (ET). If your loan is approved and originated by 8:00 p.m. ET on a business day, your funds will typically become available on the next business day. The lender may, at their discretion, verify application information by using national databases that may provide information from one or more national credit bureaus, and the lender may take that into consideration in the approval process.
4. Depending on your state of residence, anywhere from \$1,000 to \$5,000 may be offered.

Products or services offered to customers may vary based on customer eligibility and applicable state or federal law. All available products subject to applicable lender's terms and conditions. Actual loan amounts vary.

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Notice to California consumers: In order to process credit applications, service accounts, and provide the best online and in-store experience, we collect various categories of information on consumers during the application process. Categories of information may include name, address, signature, telephone number, internet protocol address, email address, account name, social security number, driver's license or state identification information, bank information, credit information,



payment-related information, internet and network information, geolocation data, and inferences drawn from this information.
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