



PAYDAY LOAN PRICE DISCLOSURE

FINANCE CHARGES for Kansas

You will pay \$15 for every \$100 you borrow. The maximum loan amount is \$500. The table below gives examples.

| AMOUNT FINANCED | FINANCE CHARGE (how much the loan costs) | TOTAL PAYMENT | APR* (for a loan term of 14 days) |
|-----------------|---|---------------|--------------------------------------|
| \$100 | \$15 | \$115 | 391.07% |
| \$200 | \$30 | \$230 | 391.07% |

***ANNUAL PERCENTAGE RATE** The APR is the cost of your loan expressed as a yearly rate. The APR will increase if the actual Loan Term is shorter than the above example, and will decrease if the actual Loan Term is longer than this example.

OPEN-END LINE OF CREDIT LOAN PRICE DISCLOSURE

FINANCE CHARGES for Kansas

Your payments will be due on or around your paydays. Your interest (“Finance Charge”) will be charged for each periodic billing cycle to your account by applying a daily periodic rate to the Average Daily Balance of your account for that billing cycle. We charge interest on each cash advance from the date it is posted to your Account. Interest on your Account is based on an ANNUAL PERCENTAGE RATE (APR) of 350%. To get the Daily Periodic Rate we divide the APR by 365. Your minimum payment each billing cycle equals the finance charge, 2% of the principal, and any past due amount.

The following examples show the total Finance Charge over the life of the loan if you borrow the specified Amount Financed in a lump sum, do not borrow any additional amounts, and pay the Amount Financed back at the end of the term shown below, based on a 30 day billing cycle.

| ADVANCE AMOUNT (Amount Financed) | ANNUAL PERCENTAGE RATE | Finance charge 1 mo | Finance charge 3 mos. | FINANCE CHARGE 6 mos. |
|-------------------------------------|---------------------------|---------------------------|-----------------------------|-----------------------------|
| \$100.00 | 350% | \$28.76 | \$84.57 | \$164.12 |
| \$300.00 | 350% | \$86.30 | \$253.75 | \$492.58 |
| \$600.00 | 350% | \$172.60 | \$507.51 | \$985.18 |

RETURNED ITEM CHARGE

If your payment is returned to us for any reason you will be charged a one time \$30 service charge.

LICENSE

Mike’s Rent to Own and Payday Loan is Licensed by the Office of the State Banking Commissioner. Loans are subject to State regulations, underwriting, and approval. Rates, terms, and conditions apply. See store for details.

ATTENTION: Short-term small-dollar advances should be used for short term financing needs only. This is a very expensive form of credit, and is not a long term financial solution.