

IDAHO PAYDAY LOAN

After reviewing the terms of the loan, you are not required to choose this loan, and may consider other borrowing options.

How much will a two-week, \$400 payday loan cost?

Cash Advance/ Borrowed Amount	\$400.00
Finance Charge Payment The amount you will pay in finance charge for the loan.	\$100.00
Other Fees The amount you will pay in other fees for this loan.	N/A
Total of Payments	\$500.00
Annual Percentage Rate (APR) The yearly rate of the finance charge and fees for this loan.	651.79%

If I borrow multiple times:	I will have to pay in total fees and finance charges
2 Weeks	\$100.00
4 Weeks	\$200.00
8 Weeks	\$400.00
16 Weeks	\$800.00

The loan information shown here is an example and may not reflect the actual fees and finance charge charged on the loan you apply for.



Ask Yourself

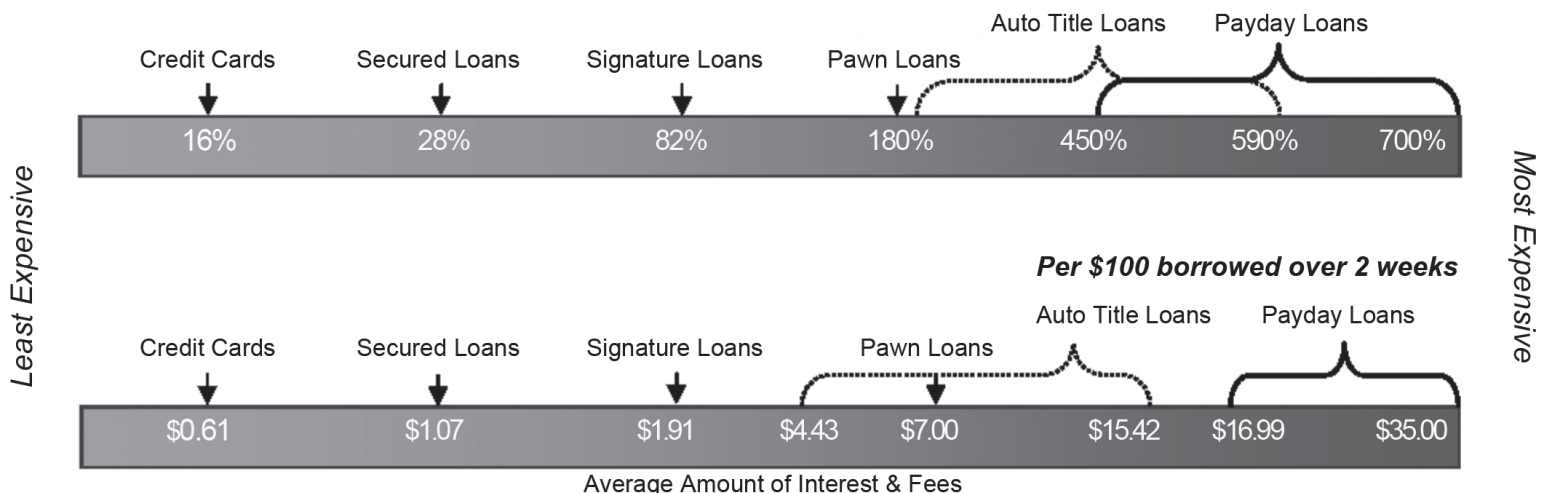
- Is it necessary for me to borrow the money?
- Can I afford to pay this loan back in full when due?
- Will I be able to pay my regular bills and repay this loan?



Additional Information

- You may be required to write checks or asked to authorize withdrawals from personal checking accounts to cover payments for the loans.
- Review all loan options available
- Avoid extra fees and renewal costs by not missing payments

How Does a Typical Payday Loan Compare to Other Options?



Complaint or Concern?

If you would like to file a concern or complaint regarding a payday loan, contact QC Holdings, Inc.'s headquarters at 1-866-660-2243

Looking for information on money management skills?
<http://www.consumerfinance.gov/askcfpb/>

Payday loans are cash advances provided to a borrower to meet financial needs. As a borrower, you will be required to sign a loan agreement that tells you the amount you have requested to borrow, the annual percentage rate (APR) for that loan, the amount of finance charge and fees that may be charged for that loan, and the payment terms of the loan. Payday loans may be one of the more expensive borrowing options available to you. Payday loans may also be referred to as cash advance, delayed deposit, or deferred presentment loans.