

## WE GET YOU THE CASH YOU NEED

ALWAYS EASY, ALWAYS APPROVED!

PAYDAY ADVANCES • TITLE LOANS • CHECK CASHING GOLD BUYING • TAX PREPARATION • VISA PREPAID CARDS

Present this coupon at any of our participating locations when applying for your FIRST payday advance or title loan.



Offer only valid for first time customer new loans. Discount will be applied to fee upon on-time, in-full payment of payday cash advance, or interest/fee portion of first month's title loan payment. Coupon must be presented at time of payment for discount to occur. All loans subject to approval. Late payment will result in ineligibility. Products may vary by region. Discount may be subject to additional limitations; please check with your local branch for details.

## Here's all you need to bring for a Payday Cash Advance:

- ✓ Driver's License & Proof of Social Security number
- ✓ Most recent checking account statement
- ✓ Most recent paycheck stub/verification of income
- ✓ Personal check (held until payday)

## Here's all you need to bring for a Title Loan:

- √ Your clear car title
- ✓ Your vehicle
- ✓ Driver's license

## FOR MORE INFORMATION OR TO FIND A LOCATION NEAR YOU, CALL



Title loans are cash advances provided to a borrower to meet financial needs. As a borrower, you will be required to use your car title as collateral for the loan. If you miss a payment or make a late payment, your vehicle may be repossessed. Depending on your state title loans may also be referred to as a title pledge, pawnshop, collateralized small loan, or motor vehicle title loan.

Payday loans are cash advances provided to a borrower to meet financial needs. As a borrower, you will be required to write a check from your personal checking account as collateral to cover the full payment of this loan. A single payday advance is typically for two to four weeks. However, borrowers often use these loans over a period of months, which can be expensive. Payday advances are not recommended as long-term financial solutions. Depending on your state payday loans may also be referred to as a cash advance, delayed deposit, deferred deposit, or deferred presentment loans.

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 interest and fees that may be charged for that loan, and the payment terms of the loan. Database states require proof of Social Security number as part of the pre-qualification process. These types of credit may be two of the more expensive borrowing options available to you and are meant for short-term use only.

ATTENTION VIRGINIA RESIDENTS: PAYDAY LOANS OFFERED BY ACAC, INC. DBA APPROVED CASH ADVANCE. LICENSED BY THE VIRGINIA STATE CORPORATION COMMISSION, LICENSE #PL-162. TITLE LOANS OFFERED BY ACAC, INC. LICENSED BY THE VIRGINIA STATE CORPORATION COMMISSION, LICENSE #VTL-29. AN EXAMPLE OF A TYPICAL TITLE LOAN WOULD BE A \$1,000 LOAN WITH A MONTHLY INTEREST RATE OF 18%, 12 MONTHLY MAXIMUM PAYMENTS OF \$208.63, AND AN ANNUAL PERCENTAGE RATE OF 215.999%.

Insight Visa® Prepaid Debit Cards are issued by Republic Bank of Chicago and Axiom Bank, Members FDIC, pursuant to licenses from Visa U.S.A. Inc.