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COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING

2010 JUN 14 PM 3:43  
PA DEPT OF BANKING

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING, BUREAU  
OF COMPLIANCE, INVESTIGATION AND  
LICENSING

v.

Docket No.: 10 0142 (ENF-C&D)

GLOBAL PAYDAY LOAN, LLC a/k/a  
FASTCASH ADVANCE a/k/a  
PAYDAY-LOAN-YES

**NOTICE OF RIGHT TO APPEAL AND HEARING**

You have the right to appeal the attached Cease and Desist Order ("Order") within 10 days of the date of service. See 1 Pa. Code § 35.20. The date of service is the date we deposited the Order in the mail or delivered it to you in person, as the case may be, as set forth in 1 Pa. Code § 33.34. If you appeal the Order, you also have a right to a hearing.

To file an appeal and request a hearing on the Order, you must file a petition with the Secretary of Banking within 10 days of the date of service. The petition must be in writing, state clearly and concisely your grounds of interest in the subject matter, the facts you rely upon, the law you rely upon, and the relief you seek. See 1 Pa. Code §35.17. Please deliver your petition to:

Linnea Freeberg, Docket Clerk  
Office of Executive Deputy Secretary  
Pennsylvania Department of Banking  
17 North Second Street, Suite 1300  
Harrisburg, PA 17101

The petition must be **received** by the Docket Clerk within the aforementioned 10 day deadline. **If the Docket Clerk does not receive your petition on time, you will waive your right to an appeal and a hearing and the Order will be deemed final.**

You must also serve a copy of the petition on the person who signed the attached Order pursuant to 1 Pa. Code §33.32 by providing a copy to their counsel set forth below:

Begene A. Bahl, Assistant Counsel  
Commonwealth of Pennsylvania  
Pennsylvania Department of Banking  
17 North Second Street, Suite 1300  
Harrisburg, PA 17101

Once you file your petition appealing the Order and requesting a hearing, you will be notified of the hearing date, time, place, the person who will preside at your hearing, and any other pertinent information.

You have the right to be represented by an attorney. Corporations may be required to be represented by an attorney.

The hearing and all other procedural matters will be governed by the Pennsylvania Administrative Agency Law, 2 Pa. C.S. §§501-508, 701-704, and the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§31.1.-35.251.

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GLOBAL PAYDAY LOAN, LLC a/k/a  
FASTCASH ADVANCE a/k/a  
PAYDAY-LOAN-YES

**CEASE AND DESIST ORDER**

WHEREAS, the Commonwealth of Pennsylvania Department of Banking, ("Department") is a Pennsylvania state administrative agency authorized and empowered to administer and enforce the Consumer Discount Company Act ("CDCA") 7 P.S. § 6201 *et. seq.*, and the Loan Interest and Protection Law ("LIPL"), 41 P.S. § 101 *et. seq.*; and

WHEREAS, the Department's Bureau of Compliance, Investigation and Licensing ("Bureau") is the Bureau within the Department with the primary responsibility of administering and enforcing the CDCA and the LIPL for the Department; and

WHEREAS, the Department requires that persons who engage in the business of making loans in Pennsylvania of less than \$25,000 and who charge fees, interest or other considerations in excess of 6% simple interest per annum<sup>1</sup> for the loans be licensed as a consumer discount company; and

<sup>1</sup> Simple interest is defined as "interest paid or computed on the original principal only of a loan or on the amount of an account." See WEBSTER'S NINTH NEW COLLEGIATE DICTIONARY 1099 (9<sup>th</sup> ed. 1989). Annum is defined as "Year." See BLACK'S LAW DICTIONARY 91 (6<sup>th</sup> ed. 1990). Thus, a person cannot engage in the business of lending in Pennsylvania amounts less than \$25,000 when the fees for the loan exceed more than 6% of the principal loan amount per year without a consumer discount company license.

**WHEREAS**, the Department also requires that persons who hold themselves out as willing or able to arrange for or negotiate loans in Pennsylvania of less than \$25,000 and charge fees, interest or other considerations exceeding 6% of the principal loan amount per year be licensed as a consumer discount company; and

### **BACKGROUND**

**WHEREAS**, Global Payday Loan, LLC is a limited liability company that does business at 4001 S. 700 E. Salt Lake City, Utah 84107; and

**WHEREAS**, in 2007 the Department had reason to believe that Global Payday Loan, LLC was doing business at 309 Old York Road, Suite 200, Jenkintown, Pennsylvania 19046; and

**WHEREAS**, the Department initiated an investigation into Global Payday Loan, LLC at the Jenkintown, Pennsylvania address; and

**WHEREAS**, during the investigation, counsel for Global Payday Loan, LLC represented to the Department that it handled administrative matters at the Jenkintown address until 2006 when Global had ceased doing business in Pennsylvania; and

**WHEREAS**, at or around 2007, Global Payday Loan, LLC's corporate headquarters was located at 42 Reads Way, New Castle, Delaware 19720; and

**WHEREAS**, an individual, Jules Shore, was an officer and director of Global Payday Loan, LLC; and

**WHEREAS**, Jules Shore currently resides at 2015 Welsh Road, D 49, Philadelphia, Pennsylvania 19115; and

**WHEREAS**, beginning on February 1, 2009, the Department required entities that offered payday loans or cash advances to Pennsylvania residents of less than \$25,000, or held

themselves out to offer such loans, be licensed as consumer discount companies if the interest and charges on the loans exceed 6% simple interest per annum; and

**WHEREAS**, to the best of the Department's information and belief, Global Payday Loan, LLC solicits and makes cash advances to Pennsylvania residents through various entities including, but not limited to, Fast Cash Advance and Payday-Loan-Yes on its websites (referred to collectively as "Global"); and

**WHEREAS**, FastCash Advance advertises on its website located at [www.fastcash-advance.com](http://www.fastcash-advance.com) that it provides cash advances to consumers (*See* copies of relevant pages from the website attached as Appendix A ("App. \_\_\_")); and

**WHEREAS**, FastCash Advance advertises that it has a mailing address located at 328 Margarete Garden, Des Moines, Iowa 50307 (App. A, p.12); and

**WHEREAS**, FastCash Advance also does business as Payday-Loan-Yes on a website located at [www.payday-loan-yes.com](http://www.payday-loan-yes.com) (*See* copies of relevant pages from the website attached as App. B); and

**WHEREAS**, Global, through its websites at [www.fastcash-advance.com](http://www.fastcash-advance.com) and [www.payday-loan-yes.com](http://www.payday-loan-yes.com), advertises that consumers can get a cash advance or payday loan "for up to \$1,000" and that approvals can be granted in "an hour" (App. A, p. 1, App. B, p.1); and

**WHEREAS**, the websites provide a link for consumers to "Apply Now" (App. A & App. B); and

**WHEREAS**, the websites provide that Fast Cash Advance and Payday-Loan-Yes do not "give cash advances to people in the states of Colorado, Delaware, Georgia, Kansas, Nebraska,

West Virginia, Montana, Ohio, Florida, New York and Illinois” (App. A, pp.5, 9, & App. B pp. 7, 12); and

**WHEREAS**, the websites provide a fee schedule showing the annual percentage rate charged for the cash advances (App. A, pp.6-7 & App. B, pp.8-9); and

**WHEREAS**, since the Department commenced its investigation into the facts forming the basis of this Order, the websites at payday-loan-yes.com and fastcash-advance.com were modified to provide that these entities no longer provide loans to Pennsylvania residents (*See* copies of relevant pages of both websites attached as App. C printed in June 2010); and

**WHEREAS**, Payday-Loan-Yes disclosed on its registration for the www.payday-loan-yes.com website that it is located at Oranyan House Shirley Street, P.O. Box SS 19935, Nassau, NA NA Bahamas; and

**WHEREAS**, Global has engaged in unlicensed payday lending activity in other states; and

**WHEREAS**, in May 2007, the Illinois Department of Financial & Professional Regulation, Financial Institutions Division, issued an Order against Global Payday Loan LLC for *inter alia* making payday loans to Illinois residents without a license; and

**WHEREAS**, in March 2010, the Minnesota Attorney General’s Office file a Complaint against Global for making payday loans to Minnesota consumers without proper authorization to do business in that state; and

#### CONSUMER COMPLAINTS

**WHEREAS**, on or about January 28, 2010, the Department received a written complaint from a Pennsylvania resident (“ ”), regarding FastCash Advance (*See a*

copy of complaint redacted to protect his private information attached as App. D);  
and

**WHEREAS**, in his complaint, in relevant part, expressed concern that he was being charged excessive interest on a loan he obtained from FastCash Advance (*See* App. D);  
and

**WHEREAS**, received a payday loan from FastCash Advance on or about December 8, 2009 (*See* a copy of Loan Note and Disclosure Statement and Authorization Agreement for Preauthorized Payment redacted to provide private information is attached as App. E); and

**WHEREAS**, loan was \$350 and the annual percentage rate<sup>2</sup> charged on the loan was 730% resulting in a finance charge of \$105 (*See* App. E, p.1); and

**WHEREAS**, the Loan Note and Disclosure completed by provided that the lender for the transaction was FastCash Advance (*See* App. E, p.1); and

**WHEREAS**, is a Pennsylvania resident that obtained a loan from FastCash Advance in an amount less than \$25,000 in which the fees on the loan exceeded 6% simple interest per annum; and

**WHEREAS**, the Department in is receipt of two additional complaints made by Pennsylvania consumers since 2009 alleging that Global, through Fast Cash Advance and Payday-Loan-Yes, has recently attempted to collect monies for payday loans of less than \$25,000 from Pennsylvania consumers; and

**WHEREAS**, in one case, a Pennsylvania resident, avers that she never applied for the payday loan from Global but noticed monies being credited and debited

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<sup>2</sup> Annual percentage rate expresses on an annualized basis the charges imposed on the borrower to obtain a loan including interest, discount and other costs. *See* 15 U.S.C.S. §1606; *see also* MORTGAGE BANKERS ASSOCIATION OF AMERICA, 9<sup>th</sup> ed. Mortgage Banking Terms, A Working Glossary, p.10 (2002).

from her account, in the amounts of \$100 and \$430, by Fast Cash a/k/a Payday-Loan-Yes from October through December 2009; and

**WHEREAS**, received a collections call on her personal cell phone from an employee of Fast Cash Advance threatening to attach her wages; and

**WHEREAS**, in another case, a Pennsylvania resident, claims that he applied for a payday loan with Global at [www.payday-loan-yes.com](http://www.payday-loan-yes.com) and monies were credited and debited from his bank account in the amount of \$350; and

**WHEREAS**, asserts that he is being harassed and threatened by collection agents claiming to be associated with Payday-Loan-Yes to pay off the loan; and

**WHEREAS**, Global is not licensed by the Department as a consumer discount company; and

#### **VIOLATIONS**

**WHEREAS**, by engaging in the business of negotiating and making loans of less than \$25,000 to Pennsylvania residents and by charging fees, interest, charges or other considerations in excess of 6% simple interest per annum, and by collecting or attempting to collect on such loans without being licensed by the Department, Global violated Section 3.A of the CDCA, 7 P.S. § 6203.A, and Section 201(a) of the LIPL, 41 P.S. § 201(a); *see also Cash Am. Net of Nev., LLC v. Dep't of Banking*, 978 A.2d 1028 (Pa. Cmwlth. 2009) (*appeal filed July 15, 2009, Docket No. 68 MAP 2009, still pending*); and

**WHEREAS**, by soliciting and holding itself out as willing or able to arrange for or negotiate loans of \$25,000 or less to Pennsylvania residents where the interest, fees, charges, or other considerations in the aggregate exceed 6% simple interest per annum, without being

licensed by the Department, Global violated Section 3.B of the CDCA, 7 P.S. § 6203.B, and Section 201(a) of the LIPA, 41 P.S. § 201(a); *see also Cash Am. Net of Nev., LLC*; and

**WHEREAS**, because Global engaged in unlicensed activity in violation of the CDCA and LIPL, the Department has the authority to, *inter alia*, order Global to cease and desist the activity until licensed, require Global to pay the costs of the Department's enforcement action, prohibit or permanently remove Global from continuing the activity, and to impose such other conditions as the Department deems appropriate, 41 P.S. §§ 506(c)(2)-(5); and

**AND NOW THEREFORE**, because Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes is engaged in the business of lending money in an amount less than \$25,000 to Pennsylvania residents and charging in excess of 6% simple interest per annum on the loans, without a license, and attempts to collect and collects on such loans from Pennsylvania residents, and advertises and solicits such loans to Pennsylvania residents, the Bureau, under the authority cited above, hereby imposes the following order ("Order"). Upon the Effective Date of this Order:

1. Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes shall immediately cease and desist from negotiating and making non-mortgage loans or advances of money on credit in an amount of \$25,000 or less in Pennsylvania and charging interest and fees in excess of 6% simple interest per annum until licensed by the Department to do such business.

2. Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes shall immediately cease and desist from advertising, soliciting, and arranging non-mortgage loans for Pennsylvania residents in an amount less than \$25,000 and charging interest, fees and other considerations in excess of 6% simple interest per annum until licensed by the Department to do such business.

3. Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes shall immediately cease and desist from attempting to collect or collecting, directly or indirectly through third parties, interest or any other considerations that exceed 6% simple interest per annum on non-mortgage loans of less than \$25,000 that it made to Pennsylvania residents since February 1, 2009.

4. Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes shall not transfer, assign or purchase to any other persons, companies, or entities any non-mortgage loans of less than \$25,000 it has made to Pennsylvania residents since February 1, 2009 where the interest, fees or other considerations exceeded 6% simple interest per annum.

5. Within 10 days of the Effective Date of this Order, Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes shall provide to the Department a listing of loans and cash advances made to Pennsylvania residents from February 1, 2009 to the present. The listing shall include:

- a. The name, address and phone number of each consumer; and
- b. The date of the loan; and
- c. The terms of the loan including the amount financed, any and all charges, interest, fees or other considerations including, but not limited to interest charges, finance charges, renewal fees, and the total amount of payments to be paid by the consumer; and
- d. The status of the loans including total amounts still owed by the consumer to Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes or if the loans have been transferred to a third party such as another lender or collection agency, when such transfer occurred and the contact information for the third party; and

e. Any other additional information that the Department shall request relating to these loans as the Department deems necessary.

6. This Order shall not preclude the Department from commencing additional enforcement action against Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes and any additional entities, companies, or persons associated with Global Payday Loan, LLC as it deems necessary.

7. This Order shall not preclude the Department from requesting additional relief to which it is entitled to at law from Global Payday Loan, LLC a/k/a FastCash Advance a/k/a Payday-Loan-Yes as it deems necessary.

**IT IS SO ORDERED.**

\_\_\_\_\_  
Ryan Walsh, Administrator  
Department of Banking,  
Bureau of Compliance, Investigation and Licensing

June 14, 2010  
(Date)

## **Appendix A**



**Get up to \$1000.**

**Fast, easy money. No hassles.**

**98% approval rate.**

**No credit checks. No faxing\*.**

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## About our Fast Cash Advance

This page explains how you get your cash advance fast--and how getting a loan from FastCash Advance works. See the [Frequently Asked Questions \(FAQ\) page](#) for additional information.

### First, Complete the Cash Advance Application

***Apply in just minutes. No credit checks and no faxing\*.***

Using our easy-to-complete [cash advance application page](#) you provide us with your information. Then, our systems create all of the paperwork and you electronically sign the documents. That's it. Only when there are issues with your application will a customer service representative call you within an hour so he or she can correct your information and also ask any additional questions for which he or she needs answers.

### Next, Get Your Cash Advance After Approval

***Approvals granted in under an hour***

As early as the next morning after your approval we electronically deposit up to \$1,000.00 USD directly into your bank account. It's that easy.

### Last, Pay on your Cash Advance

***Pay just the finance charge on payday or pay back the loan.***

You can use the [existing members page](#) to see the status of your loan at any time. Before every payday you can visit the Customer Service page and use the Payment Options to pay a portion of the loan principal in addition to the finance charge--or elect just to pay the finance charge. If you are making principal payments, please note you must elect to pay principal at least three (3) days prior to payday and you may only use this option four times. On the fifth time you must make a minimum payment of fifty dollars towards your loan balance plus your finance charge. As a general rule, it is a good idea to pay off your cash advance as soon as you can so you can keep your finance charges to a minimum. To avoid additional fees, please also ensure at least the money for the finance charge is available in your bank account at payday (so we can automatically withdraw it) as we do not want to charge you a non-sufficient-funds (NSF) fee in addition to the normal finance charge.

#### Existing Members

Use the Service button to log-in and see your Payment Options, make a Payment Arrangement, increase the amount of your loan, or reactivate your account.

*We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.*

\* We do require that you fax information when there is no way to verify your employment or the banking information you provided through our fully automated system system.

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# FastCash Advance

# Get up to \$1000.

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## Apply for your cash advance in just minutes

Hello! Ready for your fast cash? Just complete this application and your information will be on our way to us in seconds. We're ready to award you fast cash right now.

*We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.*

**Existing Members**

Use the Service button to log-in and see your Payment Options, make a Payment Arrangement, increase the amount of your loan, or reactivate your account.



### Apply in Four Minutes or Less



The average time it takes to complete this application is less than 4 minutes when you have the following items ready:

- Your most recent pay stub.
- Your most recent bank account statement.
- Your personal check.

Direct Deposit Required



Tip: When finished typing an answer, use your keyboard's TAB key (instead of your mouse) to move to the next question.



Your information is secure with us. [Learn more.](#)



### About You

Average time to complete this step: About 1 minute.

First Name	MI	Last Name	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> mm/dd/yy
E-mail Address		E-mail Address (Confirm)	
<input type="text"/>		<input type="text"/>	
Type your E-mail address.		Retype your E-mail address.	
Street Address			
<input type="text"/>			
City	State	Zip	
<input type="text"/>	Select <input type="text"/>	<input type="text"/>	
Your Home Phone #	Cell Phone #		
( <input type="text"/> ) <input type="text"/> - <input type="text"/>	( <input type="text"/> ) <input type="text"/> - <input type="text"/>		
Fax #	Contact Phone #		
( <input type="text"/> ) <input type="text"/> - <input type="text"/>	( <input type="text"/> ) <input type="text"/> - <input type="text"/>		
Where we can send a you fax, only if needed.	Where we can contact you right away if there is an issue processing your application.		

Social Security # Type your Social Security #	Social Security # (Confirm) Retype your Social Security #
--	--

# 2

## About Your Job and References

Average time to complete this step: About 1 minute.

Company Name Name of company where you work.		Company Phone # The company's main number.	
Your Job Title		Date Hired mm/dd/yy	
Your Work Number ( ) - -	Ext.	Shift Hours	
Your phone number at your company, including your extension. Ex.: 9 am to 5 pm			
Supervisor's Full Name		Supervisor's Phone #	Ext.
Reference 1 Name	Reference's Phone #	Relation to You	
	( ) - -	Select	
Reference 2 Name	Reference's Phone #	Relation to You	
	( ) - -	Select	

# 3

## About Your Pay

Average time to complete this step: About 2 minutes.

My main source of income is:

My gross pay (or my benefits) per month is: \$

I am paid:

When I am paid, my paycheck is deposited via Direct Deposit into my bank account:  Yes  No

My bank account is a:



Find this information at the bottom of your personal check.

123456789      012345678912  
 ABA Routing Number      Bank Account Number  
*3 numbers between # symbols      Up to 12 numbers between # and #*

ABA Routing # Type your ABA Routing #	Bank Account # Type your Bank Account #
--	--

ABA Routing # (Confirm) Retye your ABA Routing #	Bank Account # (Confirm) Retye your Bank Account #
Bank's Name	



### Finish

Please review the Terms of this agreement:  
Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the  
Please [click here](#) to print the terms of agreement.

If you agree to the terms, choose "I Agree":  
 I Agree  I Do Not Agree

To continue, please click the "Submit My Complete Application" button below.

[Submit My Completed Application](#)

**AVAILABLE 24/7 DAYS A WEEK**

**NOTICE:**

We do NOT make loans available to residents of Florida(FL), New York(NY), Georgia (GA), Kansas(KS), Delaware(DE), Colorado(CO), Nebraska(NE), West Virginia(WV), Montana(MT), Ohio(OH) or Illinois(IL).

\* We do require that you fax information when there is no way to verify your employment or the banking information you provided through our fully automated system.

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## Additional Information

### Fee Schedule

The following chart shows Annual Percentage Rate (APR) as cross-referenced with Term in Days, Loan Amount, and Finance Charge.

When finished, please click your Web browser's *back button* to leave this page.

**Existing Members**

Use the Service button to log-in and see your Payment Options, make a Payment Arrangement, increase the amount of your loan, or reactivate your account.

Term (Days)	Annual Percentage Rate (APR)	Loan Amount (\$)							
		\$100.00	\$150.00	\$200.00	\$250.00	\$300.00	\$350.00	\$400.00	\$450.00
		Finance Charge (\$)							

4	2737.50%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
5	2190.00%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
6	1825.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
7	1564.29%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
8	1368.76%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
9	1216.67%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
10	1095.00%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
11	995.46%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
12	912.51%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
13	842.31%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
14	782.15%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
15	730.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
16	684.38%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
17	644.12%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
18	608.34%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
19	576.32%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
20	547.51%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
21	521.43%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
22	497.73%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
23	476.09%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
24	456.26%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
25	438.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
26	421.16%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
27	405.56%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
28	391.08%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
29	377.59%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
30	365.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
31	353.23%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00

[Home](#) | [Fast Cash](#) | [FAQs and Contacting Us](#) | [Site Map](#) | [Apply Now](#) | [Existing Members](#)  
[Fee Schedule](#) | [Contact Us](#)

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# Get up to \$1000.

Fast, easy money. No hassles.

98% approval rate.

No credit checks.

[Home](#)
[FastCash](#)
[FAQs](#)
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[Apply Now](#)
[Service](#)

## Frequently Asked Questions (FAQs) and Contacting Us

### Questions

Want to know more? Here are answers to questions we receive every day.

#### Cash Advance Approvals

- [Can I apply if I work for Military, Army, Navy, Marine Corps, Air Force or Coast Guard?](#)
- [Can I get a cash advance if I live in CO, DE, GA, KS, NE, WV, OH, FL, MT or NY?](#)
- [I don't need to fax anything. Why?](#)
- [How quickly will I be approved?](#)
- [Can I get approved fast?](#)
- [Other companies call. Will you call me?](#)

#### Cash Advance Payments

- [How much cash can I get?](#)
- [How much is the cost of credit?](#)
- [Do I have to pay the loan back?](#)
- [Can I just pay the loan finance charge?](#)
- [Can I pay off the whole amount of the loan?](#)
- [How long do I have to pay the loan back?](#)
- [How do I make a payment toward the loan principal?](#)
- [How can I check on my loan?](#)
- [How fast can I get another loan?](#)
- [How do I increase my loan?](#)
- [How often can I use FastCash Advance.com?](#)

#### Contacting Us

- [Questions about your application.](#)
- [Check on your current loan.](#)
- [Other questions.](#)
- [Concerns and issues.](#)

#### Existing Members

Use the Service button to login and see your Payment Options, make a Payment Arrangement, increase the amount of your loan, or reactivate your account.

## Cash Advance Approval Answers

### ***Can I apply if I work for Military, Army, Navy, Marine Corps, Air Force or Coast Guard?***

We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). Warning: It is important to fill out your information accurately. Knowingly making a false statement on a credit application is a crime.

[Get the answer here](#)

### ***Can I get a cash advance if I live in CO, DE, GA, KS, NE, WV, MT, OH, FL, NY or IL?***

We don't give cash advances to people in the states of Colorado, Delaware, Georgia, Kansas, Nebraska, West Virginia, Montana, Ohio, Florida, New York or Illinois.

[Get the answer here](#)

### ***I don't need to fax anything. Why?***

The cash advance loan application, your E-Signature, and your E-Documents are securely provided to you on-line. We only need you to fax information when we can't verify your employment or banking information electronically.

[Get the answer here](#)

### ***How quickly will I be approved?***

In less than an hour after we get your information.

[Get the answer here](#)

### ***Can I get approved fast?***

Avoid delays. Giving us complete and accurate information is the best way to guarantee we can process your loan application fast.

[Get the answer here](#)

### ***Other companies call. Will you call me?***

We will only call if your cash advance application is incomplete or if we need to verify information with you. When we call people, we're just trying to keep things moving quickly.

Fast Cash Advance

### *How do I see if my loan has been approved yet?*

When you're waiting for your loan to be approved, you can visit the [existing members page](#) to see if your loan has been approved by us--and to see additional information about the approval if that information is available.

Fast Cash Advance

## Cash Advance Payment Answers

### *How much cash can I get?*

Typically, first-time customers are given between \$300 to \$1000. Good third-time customers are usually given between \$400 and \$1000.

Fast Cash Advance

### *How much is the cost of credit?*

Please see the [Fee Schedule page](#).

Fast Cash Advance

### *Do I have to pay the loan back?*

Yes. We expect you to pay back the loan. Please review [about our fast cash advance](#).

Fast Cash Advance

### *Can I just pay the loan finance charge?*

Yes. Before every paycheck we remind you (by E-mail) to visit the existing [members area](#) and select one of our [payment options](#). You can choose to pay only the finance charge instead of the whole loan amount.

Fast Cash Advance

### *Can I pay off the whole amount of the loan?*

Yes. When you want to pay off the loan you can pay it off in the existing [members area](#).

### *How long do I have to pay the loan back?*

Your cash advance must be paid in full within twelve weeks from when you were given the loan. You may need to review [about our fast cash advance](#) page for the payment methods available to you.

### *How do I make a payment toward the loan principal?*

To make a payment toward your loan's principal, visit the [existing members page](#). Payments toward loan principal must be made at least three (3) business days prior to the loan due date. When you elect in the Payment Options to pay down your principal, on your next payday we will debit the finance charge due plus the payment you've elected to make.

### *How can I check on my loan?*

Visit the [existing members page](#) at any time to see information about your loan.

### *How fast can I get another loan?*

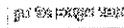
After you pay your loan in full, we know you are a good customer. Instead of filling out forms again, we simply verify some information and then reactivate your account to provide you with another loan. We must wait three (3) business days before we can reactivate your account.

### *How do I increase my loan?*

After you have had two loans and shown us you are a good customer by repaying both, we can increase your loan level. After your third loan, please use the [existing members page](#) to tell us you wish to be pre-approved for a larger loan amount.

### *How often can I use FastCash Advance.com?*

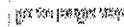
Customers who have repaid a loan in full to us without any issues can reuse FastCash Advance.com as a cash advance source as many times as they want. Customers that had payment issues (but worked with us to resolve those issues) are reconsidered on a case-by-case basis. Only customers who did not keep their payment obligations (and did not work with us to correct issues) cannot reuse FastCash Advance.com.



## Contacting Us

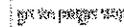
### *Questions about your application.*

We will notify you when we have processed your loan application. You do not need to do anything. Be sure about one thing: we're working as fast as we can to award you fast cash.



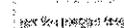
### *Check on your current loan.*

To see more about your current loan please log-in to the [existing members page](#).



## Other questions

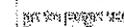
Please use the [existing members page](#) to find out about your existing loan or please wait for us to contact you if we are processing your loan application. If you must contact us, you can fax your paperwork to (800) 605-7429. Existing customer with payoff arrangement needs can call (888) 382-7167. Please understand that wait times can be lengthy as we handle most of our customers automatically and electronically. Please only call us if you have already used the other options; otherwise, this may slow down the process of your loan approval. You can also mail us at [Fast Cash Advance](#), 328 Margarett Garden, Des Moines, Iowa 50307.



## Concerns and Issues

You will be able to address any concerns by contacting us.

You may email us at [concerns \[at\] fastcash-advance.com](mailto:concerns[at]fastcash-advance.com) or by faxing your concerns to (800) 605-7429.



[Home](#) | [Fast Cash](#) | [FAQs and Contacting Us](#) | [Site Map](#) | [Apply Now](#) | [Existing Members](#)  
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## **Appendix B**



Your trusted source for payday loans

[Home](#) [How it works](#) [FAQs](#) [About us](#) [Contact us](#) [Fees](#) [Concerns](#) [Site map](#) [Apply](#) [Existing Customers](#)

Fast and easy cash with  
no credit checks or faxing.\*



Fast Payday Loans for up to \$1,000..

Apply for your payday loan in four minutes.

*Apply online or call 1 (800) 550-6051 to apply now!*

Loans are not available to residents of Florida.

*Our team is ready to say "Yes" to you in an hour.*

The team here at Payday-Loan-Yes is ready to tell you Yes for a payday loan or cash advance of up to \$1,000.00 cash as soon as you complete our one-page [on-line payday loan application](#). No credit checks. No faxing\*. A 98% approval rate on all cash advances. Four minutes to apply. Money in your account quickly. It's that simple.

Our competition loves to yell "WE'RE THE FASTEST! WE'RE THE EASIEST!" because the opposite is true. The reality is that other payday loan services want you to fill out endless payday loan cash advance forms. Not us. We're ready to serve you right away. Read more below to learn why.



Get your payday loan from experts.

*Let our years of experience work for you.*

We're fast because we understand our customers need a payday loan quickly. In business for many years, we have been around the block. We know what our customers want--to be treated like we'd like to be treated. Because we know exactly what to ask you--and because we're experienced we know how to ask it quickly. We immediately begin approving your payday loan application when you complete the [on-line loan application](#). Most approvals happen in about an hour.

Safe. Secure. Discreet.

*Your information is safe with us.*

We keep your information private, safe, and secure using the latest technology and best industry practices. Visit the [privacy](#) page to learn more.

***We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member).***

***Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.***

\* We only require that you fax information when we are unable to verify your employment or banking information through our system.

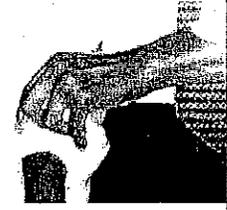
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Complete the application.  
Get approved in an hour.



### Apply for a Payday Loan in Just Four Minutes

*Apply online or call 1 (800) 550-6051 to apply now!*

Welcome! We only ask the information we need from you on this one page. There are no "hidden" screens or page-after-page of boxes to fill in. It takes the average person just four minutes to complete this application.

*We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member).  
Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.*



#### Apply in Four Minutes or Less



The average time it takes to complete this application is less than 4 minutes when you have the following items ready:

- Your most recent pay stub.
- Your most recent bank account statement.
- Your personal check.



Tip: When finished typing an answer, use your keyboard's TAB key (instead of your mouse) to move to the next question.

 Your information is secure with us. [Learn more.](#)



### About You

Average time to complete this step: About 1 minute.

First Name	MI	Last Name	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <small>mm/dd/yy</small>
E-mail Address		E-mail Address (Confirm)	
<input type="text"/> <small>Type your E-mail address.</small>		<input type="text"/> <small>Retype your E-mail address.</small>	
Street Address			
<input type="text"/>			
City	State	Zip	
<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	
Your Home Phone #	Call Phone #		
<input type="text"/>	<input type="text"/>		
Fax #	Contact Phone #		
<input type="text"/>	<input type="text"/>		
<small>Where we can send a you fax, only if needed. Where we can contact you right away if there is an issue processing your application.</small>			
Social Security #	Social Security # (Confirm)		
<input type="text"/> <small>Type your Social Security #</small>	<input type="text"/> <small>Retype your Social Security #</small>		



### About Your Job and References

Average time to complete this step: About 1 minute.

Company Name	Company Phone #
<input type="text"/> <small>Name of company where you work.</small>	<input type="text"/> <small>The company's main number.</small>

Your Job Title		Date Hired
<input type="text"/>		<input type="text"/> mm/dd/yy
Your Work Number	Ext.	Shift Hours
( <input type="text"/> ) <input type="text"/> - <input type="text"/>	<input type="text"/>	<input type="text"/>
Your phone number at your company, including your extension. Ex.: 9 am to 5 pm		
Supervisor's Full Name		Supervisor's Phone # Ext.
<input type="text"/>		( <input type="text"/> ) <input type="text"/> - <input type="text"/>
Reference 1 Name	Reference's Phone #	Relation to You
<input type="text"/>	( <input type="text"/> ) <input type="text"/> - <input type="text"/>	Select <input type="button" value="v"/>
Reference 2 Name	Reference's Phone #	Relation to You
<input type="text"/>	( <input type="text"/> ) <input type="text"/> - <input type="text"/>	Select <input type="button" value="v"/>



### About Your Pay

Average time to complete this step: About 2 minutes.

My main source of income is:	Select <input type="button" value="v"/>
My gross pay (or my benefits) per month is:	\$ <input type="text"/>
I am paid:	Select <input type="button" value="v"/>
When I am paid, my paycheck is deposited via Direct Deposit into my bank account:	<input type="radio"/> Yes <input type="radio"/> No
My bank account is a:	Select <input type="button" value="v"/>

Find this information  
at the bottom of your  
personal check.

123456789	012345678912
<small>ABA Routing Number <i>(numbers between # symbols)</i></small>	<small>Bank Account Number <i>(to 12 numbers between "" and #)</i></small>

**ABA Routing #**

Type your ABA Routing #

**Bank Account #**

Type your Bank Account #

**ABA Routing # (Confirm)**

Retype your ABA Routing #

**Bank Account # (Confirm)**

Retype your Bank Account #

**Bank's Name**

### Finish

**Please review the Terms of this agreement:**

Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the

Please [click here](#) to print the terms of agreement.

If you agree to the terms, choose "I Agree":

I Agree     I Do Not Agree

To continue, please click the "Submit My Complete Application" button below.

https://www.payday-loan-yes.com/loan\_application.asp

3/23/2010

**OPEN 24 HOURS 7 DAYS A WEEK**

Loans are not available to residents of: Florida (FL), New York (NY), Georgia (GA), Kansas (KS), Delaware (DE), Colorado (CO), Illinois (IL), Nebraska (NE), West Virginia (WV), Ohio(OH) and Montana (MT).

\* We only require that you fax information when we are unable to verify your employment or banking information through our system.

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Get your answers here.  
Online. 24 hours a day.



## Additional Information

### Fee Schedule

The following chart shows Annual Percentage Rate (APR) as cross-referenced with Term in Days, Loan Amount, and Finance Charge.

When finished, please click your Web browser's *back button* to leave this page.



Term (Days)	Annual Percentage Rate (APR)	Loan Amount (\$)								
		\$100.00	\$150.00	\$200.00	\$250.00	\$300.00	\$350.00	\$400.00	\$450.00	\$500.00
4	2737.50%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
5	2190.00%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
6	1825.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
7	1564.29%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
8	1368.76%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
9	1216.67%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
10	1095.00%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
11	995.46%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
12	912.51%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
13	842.31%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
14	782.15%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00

15	730.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
16	684.38%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
17	644.12%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
18	608.34%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
19	576.32%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
20	547.51%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
21	521.43%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
22	497.73%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
23	476.09%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
24	456.26%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
25	438.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
26	421.16%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
27	405.56%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
28	391.08%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
29	377.59%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
30	365.01%	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
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Questions?  
We have answers.



## Frequently Asked Questions (FAQs)

### Questions

We have answered almost every frequently-asked customer question on this page. Just click on a link below--or scroll down--to read more.



### *Fast Payday Loan Approvals*

- [I am a military service member or a military family member--can you help me?](#)
- [I live in Colorado, Delaware, Georgia, Kansas, Nebraska, West Virginia, Montana, Ohio, Florida, New York or Illinois--can you help me?](#)
- [Why don't I need to fax any loan documents to you?](#)
- [Why doesn't your Website say "Instant Approvals"?](#)
- [How quickly will you approve me?](#)
- [How can I avoid delays so I can be quickly approved?](#)
- [Do you need to call me? Will that slow things down?](#)

### *Your Payday Loan and Payments*

- [How much money can I get?](#)
- [What is the cost of credit for this service?](#)
- [Do I have to pay the loan back in full?](#)
- [Can I just pay the loan finance charge instead of the whole amount?](#)
- [Can I pay off the whole amount of the loan all at once?](#)
- [When must I pay the full amount of the loan back?](#)
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- [How often can I use your services?](#)
- [How do I address concerns if they arise?](#)

### **Answers - Fast Payday Loan Approvals**

#### ***I am a military service member or a military family member--can you help me?***

Sorry, no. We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). Warning: It is important to fill out your information accurately. Knowingly making a false statement on a credit application is a crime.

[back to top](#)

***I live in Colorado, Delaware, Georgia, Kansas, Nebraska, West Virginia, Montana, Ohio, Florida, New York or Illinois--can you help me?***

Sorry, no. We are unable to extend payday loan services to potential customers in the state of Colorado, Delaware, Georgia, Kansas, Nebraska, West Virginia, Montana, Ohio, Florida, New York or Illinois.

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***Why don't I need to fax any loan documents to you?***

The [payday loan application](#), your E-Signature, and your E-Documents are safely and securely provided to you on-line. We only require that you fax information when we are unable to verify your employment or banking information through our system.

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***Why doesn't your Website say "Instant Approvals"?***

Nobody gives "Instant Approvals!" Although you want to believe a company when they tell you approval is "instant" you know approval really won't be. With us, there isn't a catch. We are honest about what we need from you. First, you quickly complete our payday loan application. Then, there are a few documents you must review and electronically sign. Then, we work to approve you and notify you (normally within an hour) when you are approved. However, our application takes the average person just four minutes to fill in. Documents can be reviewed quickly--right on your screen. Your signature is provided to us electronically. We've streamlined every step of the process to make it fast and easy. It's not "instant" but it is the fastest complete payday loan application process on the Web because we have optimized everything to require as little of your time as possible.

[back to top](#)

### *How quickly will you approve me?*

Normally, in less than an hour after we receive your completed application and E-Signature.

[back to top](#)

### *How can I avoid delays so I can be quickly approved?*

Delays in approving customer loans generally happen when a customer has not provided complete or accurate information and we need to contact him or her to get accurate information. Providing complete and accurate information on the payday loan application ensures we can help you quickly. By the way--if we are able to verify all of your information electronically, we will E-mail you directly with your approval and also information about how to enter the Existing Customers area.

[back to top](#)

### *Do you need to call me? Will that slow things down?*

We will contact you if your payday loan application is incomplete or if we need to verify information with you. If we must contact you--and if you are immediately available--we can get what we need from you quickly so approving your loan won't be held up.

[back to top](#)

## Answers - Your Payday Loan and Payments

***How much money can I get?***

Your income and banking history are two factors we consider when deciding how much money to loan you. Typically, first-time customers are given between \$300 to \$1000. Good third-time customers are usually given between \$400 and \$1000.

[back to top](#)

***What is the cost of credit for this service?***

Please see our [Additional Information Fee Schedule page](#).

[back to top](#)

***Do I have to pay the loan back in full?***

Yes. We expect you to pay back the loan. Please review our [payment options](#).

[back to top](#)

***Can I just pay the loan finance charge instead of the whole amount?***

Yes. Before every paycheck, as a courtesy, we remind you by E-mail to visit the [Existing Customers area](#) and select a [Payment Option](#). Then, you can elect to pay only the finance charge instead of the whole loan amount.

[back to top](#)

***Can I pay off the whole amount of the loan all at once?***

Yes. When you want to pay off the whole amount of the loan you can do so at any time in the Existing Customers area. We understand that repaying your loan will depend upon your circumstances and may take you some time.

[back to top](#)

***When must I pay the full amount of the loan back?***

Please review our [payment options](#).

[back to top](#)

***How do I make a payment toward the principal of my loan?***

To make a payment toward your loan's principal, visit the [Existing Customers page](#). Payments toward loan principal must be made at least three (3) business days prior to the loan due date. When you elect in the Payment Options to pay down your principal, on your next payday we will only debit the finance charge due plus the payment you've elected to make.

[back to top](#)

***How can I check on my loan?***

Visit the [Existing Customers page](#) at any time to see information about your loan.

[back to top](#)

***When I have paid off my loan, how quickly can I get another loan?***

When you pay your loan in full, we know you are a good customer. Instead of filling out forms again, we simply verify some information and then reactivate your account to provide you with another loan. We must wait three (3) business days before we can reactivate your account. We appreciate your business.

[Back to Top](#)***When can I increase my loan amount?***

After you have had two loans at the same level and demonstrated you are a good customer by repaying both loans, we will increase your loan level. After your third loan, please use the [Existing Customers page](#) and indicate you wish to be pre-approved for a larger loan amount.

[Back to Top](#)***How often can I use your services?***

Customers in good standing--those who have repaid a loan in full to us without any payment issues--are welcome to reuse our service as many times as they want. Customers in good standing that had payment issues--but worked with us to resolve those issues--are reconsidered on a case-by-case basis. Only customers who have not made good on their payment obligations--and did not work with us to correct issues--are excluded from reusing our services.

[Back to Top](#)***How do I address concerns if they arise?***

Please see the Concerns section of our [Contact Us page](#) for details.

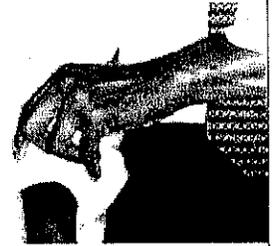
[+ Payday Loan Yes](#) + [How it Works](#) + [FAQs](#) + [About Us](#) + [Contact Us](#) + [Site Map](#)  
[+ Apply](#) + [Fee Schedule Table](#) + [Payment Options](#) + [Concerns](#) + [Existing Customers](#)  
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## **Appendix C**



- Home
- How It works
- FAQs
- About us
- Contact us
- Fees
- Concerns
- Site map
- Apply
- Existing Customers

# Complete the application. Get approved in an hour.



## Apply for a Payday Loan in Just Four Minutes

**Apply online or call 1 (800) 550-6051 to apply now!**

Welcome! We only ask the information we need from you on this one page. There are no "hidden" screens or page-after-page of boxes to fill in. It takes the average person just four minutes to complete this application.

**We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member).  
Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.**



### Apply in Four Minutes or Less



The average time it takes to complete this application is less than 4 minutes when you have the following items ready:

- Your most recent pay stub.
- Your most recent bank account statement.
- Your personal check.



Tip: When finished typing an answer, use your keyboard's TAB key (instead of your mouse) to move to the next question.



Your information is secure with us. [Learn more.](#)



### About You

Average time to complete this step: About 1 minute.

<input type="text" value="First Name"/>	<input type="text" value="MI"/>	<input type="text" value="Last Name"/>	<input type="text" value="Date of Birth"/> <small>mm/dd/yy</small>
<input type="text" value="E-mail Address"/> <small>Type your E-mail address.</small>		<input type="text" value="E-mail Address (Confirm)"/> <small>Retype your E-mail address.</small>	
<input type="text" value="Street Address"/>			
<input type="text" value="City"/>	<input type="text" value="State"/>	<input type="text" value="Zip"/>	

Select	
<b>Your Home Phone #</b> ( ) - -	<b>Cell Phone #</b> ( ) - -
<b>Fax #</b> ( ) - -	<b>Contact Phone #</b> ( ) - -
Where we can send a you fax, only if needed. Where we can contact you right away if there is an issue processing your application.	
<b>Social Security #</b> - - -	<b>Social Security # (Confirm)</b> - - -
Type your Social Security #	Retype your Social Security #



### About Your Job and References

Average time to complete this step: About 1 minute.

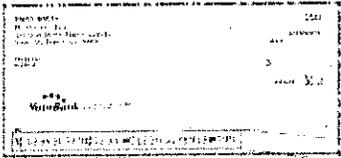
<b>Company Name</b> Name of company where you work.		<b>Company Phone #</b> The company's main number. ( ) - -	
<b>Your Job Title</b>		<b>Date Hired</b> mm/dd/yy	
<b>Your Work Number</b> ( ) - -	<b>Ext.</b>	<b>Shift Hours</b> Your phone number at your company, including Ex.: 9 am to 5 pm your extension.	
<b>Supervisor's Full Name</b>		<b>Supervisor's Phone #</b> ( ) - -	<b>Ext.</b>
<b>Reference 1 Name</b>	<b>Reference's Phone #</b> ( ) - -	<b>Relation to You</b> Select	
<b>Reference 2 Name</b>	<b>Reference's Phone #</b> ( ) - -	<b>Relation to You</b> Select	



### About Your Pay

Average time to complete this step: About 2 minutes.

<b>My main source of income is:</b>	Select
<b>My gross pay (or my benefits) per month is:</b>	\$
<b>I am paid:</b>	Select
<b>When I am paid, my paycheck is deposited via Direct Deposit into my bank account:</b>	<input type="radio"/> Yes <input type="radio"/> No
<b>My bank account is a:</b>	Select



Find this information at the bottom of your personal check.

123456789

ABA Routing Number  
9 numbers between # symbols

012345678912

Bank Account Number  
Up to 17 numbers between @ and #

ABA Routing #

Type your ABA Routing #

Bank Account #

Type your Bank Account #

ABA Routing # (Confirm)

Retype your ABA Routing #

Bank Account # (Confirm)

Retype your Bank Account #

Bank's Name



### Finish

Please review the Terms of this agreement:

Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the  
Please [click here](#) to print the terms of agreement.

If you agree to the terms, choose "I Agree":  I Agree  I Do Not Agree

To continue, please click the "Submit My Complete Application" button below.

[Submit My Completed Application](#)

### OPEN 24 HOURS 7 DAYS A WEEK

Loans are not available to residents of: Pennsylvania (PA), Florida (FL), New York (NY), Georgia (GA), Kansas (KS), Delaware (DE), Colorado (CO), Illinois (IL), Nebraska (NE), West Virginia (WV), Massachusetts (MA), Minnesota (MN), Ohio(OH) and Montana (MT).

\* We only require that you fax information when we are unable to verify your employment or banking information through our system.

[+ Payday Loan Yes](#) + [How it Works](#) + [FAQs](#) + [About Us](#) + [Contact Us](#) + [Site Map](#)  
+ [Apply](#) + [Fee Schedule Table](#) + [Payment Options](#) + [Concerns](#) + [Existing Customers](#)

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# FastCash Advance

# Get up to \$1000.

[Home](#) [Fast Cash](#) [FAQs](#) [Site Map](#) [Apply Now](#) [Service](#)

## Apply for your cash advance in just minutes

Hello! Ready for your fast cash? Just complete this application and your information will be on our way to us in seconds. We're ready to award you fast cash right now.

*We will not be able to give you a loan if you are a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.*

**Existing Members**

Use the Service button to log-in and see your Payment Options, make a Payment Arrangement, increase the amount of your loan, or reactivate your account.



### Apply in Four Minutes or Less



The average time it takes to complete this application is less than 4 minutes when you have the following items ready:

- Your most recent pay stub.
- Your most recent bank account statement.
- Your personal check.

Direct Deposit Required



Tip: When finished typing an answer, use your keyboard's TAB key (instead of your mouse) to move to the next question.



Your information is secure with us. [Learn more.](#)

# 1

### About You

Average time to complete this step: About 1 minute.

First Name	MI	Last Name	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> mm/dd/yy
E-mail Address	E-mail Address (Confirm)		
<input type="text"/>	<input type="text"/>		
Type your E-mail address.	Retype your E-mail address.		
Street Address			
<input type="text"/>			
City	State	Zip	
<input type="text"/>	Select <input type="text"/>	<input type="text"/>	
Your Home Phone #	Cell Phone #		
( <input type="text"/> ) <input type="text"/> - <input type="text"/>	( <input type="text"/> ) <input type="text"/> - <input type="text"/>		
Fax #	Contact Phone #		
( <input type="text"/> ) <input type="text"/> - <input type="text"/>	( <input type="text"/> ) <input type="text"/> - <input type="text"/>		
Where we can send a you fax, only if needed. Where we can contact you right away if there is an issue processing your application.			



ABA Routing # (Confirm) <small>ABA</small> Retype your ABA Routing #	Bank Account # (Confirm) <small>ABA</small> Retype your Bank Account #
Bank's Name <input type="text"/>	



## Finish

Please review the Terms of this agreement:  
 Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the  
 Please [click here](#) to print the terms of agreement.

If you agree to the terms, choose "I Agree":  
 I Agree  I Do Not Agree

To continue, please click the "Submit My Complete Application" button below.

**AVAILABLE 24/7 DAYS A WEEK**

### NOTICE:

We do NOT make loans available to residents of: Pennsylvania (PA), Florida (FL), New York (NY), Georgia (GA), Kansas (KS), Delaware (DE), Colorado (CO), Illinois (IL), Nebraska (NE), West Virginia (WV), Massachusetts (MA), Minnesota (MN), Ohio (OH) and Montana (MT).

\* We do require that you fax information when there is no way to verify your employment or the banking information you provided through our fully automated system.

[Home](#) | [Fast Cash](#) | [FAQs and Contacting Us](#) | [Site Map](#) | [Apply Now](#) | [Existing Members](#)  
[Fee Schedule](#) | [Contact Us](#)

© FastCash Advance.com 2001 - 2009 | FastCash Advance is your source for getting a quick, easy cash advance.

## **Appendix D**



Home / Search | Licensing | Compliance | Consumer Services | Supervision & Enforcement | Exit

[New Search](#) • [Modify Complaint](#) • [Attach File](#) • [Print Barcode](#) • [Print View](#)

Complainant	Institution	Comments																																																																																																																																					
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<table border="1"> <tr> <td colspan="2"><b>Complainant</b></td> <td>First Name</td> <td>Last Name</td> <td>State</td> <td>PENNSYLVANIA</td> <td>Zip</td> </tr> <tr> <td>Prefix</td> <td>Address</td> <td>City</td> <td>Fax Number</td> <td>Alternate Number</td> <td>Work Phone</td> <td>Ext.</td> </tr> <tr> <td>County</td> <td>PHILADELPHIA</td> <td>Home Phone</td> <td></td> <td></td> <td></td> <td>Email</td> </tr> <tr> <td colspan="7"><b>Account Number</b></td> </tr> <tr> <td colspan="7"><b>Complaint Codes</b></td> </tr> <tr> <td colspan="7">Entity Type Unlicensed Entity</td> </tr> <tr> <td colspan="7">Primary Complaint Code 05801 - Payday Lending</td> </tr> <tr> <td colspan="7">Secondary Complaint Code</td> </tr> <tr> <td colspan="2"><b>Consumer Refund Amount</b></td> <td colspan="2"><b>Refund Date</b></td> <td colspan="3"></td> </tr> <tr> <td colspan="2"><b>Funded Loan Amount</b></td> <td colspan="2"><b>Funded Date</b></td> <td colspan="3"></td> </tr> <tr> <td>Case # 20100425 Institution Fascash Advance.com</td> <td>Received Date * 1/28/2010 Address</td> <td colspan="3">Assigned To jdarrow</td> <td colspan="2">Name Ray Mills</td> </tr> <tr> <td colspan="2">Known As</td> <td colspan="5">Person complaint is against</td> </tr> <tr> <td colspan="2">Other Institutions : None</td> <td colspan="5"></td> </tr> <tr> <td colspan="7"><b>Institution Complaint Contact</b></td> </tr> <tr> <td colspan="7"><b>Contact Information</b></td> </tr> <tr> <td colspan="7">There are no Contacts for this Complaint.</td> </tr> <tr> <td>Case # 20100425</td> <td>Received Date * 1/28/2010</td> <td colspan="3">Assigned To jdarrow</td> <td colspan="2">Name Ray Mills</td> </tr> <tr> <td colspan="7"><b>Comments</b></td> </tr> <tr> <td colspan="7">1/28/10 Received a call today from consumer. Consumer heard about them on T.V. and called them, then he went online and did everything online. He borrowed \$350.00 and states that he still owes them \$455.00. Consumer e-mailed me some of the documents and will be forwarding anything else he has.</td> </tr> </table>			<b>Complainant</b>		First Name	Last Name	State	PENNSYLVANIA	Zip	Prefix	Address	City	Fax Number	Alternate Number	Work Phone	Ext.	County	PHILADELPHIA	Home Phone				Email	<b>Account Number</b>							<b>Complaint Codes</b>							Entity Type Unlicensed Entity							Primary Complaint Code 05801 - Payday Lending							Secondary Complaint Code							<b>Consumer Refund Amount</b>		<b>Refund Date</b>					<b>Funded Loan Amount</b>		<b>Funded Date</b>					Case # 20100425 Institution Fascash Advance.com	Received Date * 1/28/2010 Address	Assigned To jdarrow			Name Ray Mills		Known As		Person complaint is against					Other Institutions : None							<b>Institution Complaint Contact</b>							<b>Contact Information</b>							There are no Contacts for this Complaint.							Case # 20100425	Received Date * 1/28/2010	Assigned To jdarrow			Name Ray Mills		<b>Comments</b>							1/28/10 Received a call today from consumer. Consumer heard about them on T.V. and called them, then he went online and did everything online. He borrowed \$350.00 and states that he still owes them \$455.00. Consumer e-mailed me some of the documents and will be forwarding anything else he has.						
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NAME  
 FILE #  
 20100425  
 CONSUMER SERVICES DIVISION

1/28/10 - Provided this printed information today to Linda Zang (along with copies for her to provide to Ryan Walsh).

## **Appendix E**

**Parties:** In this Loan Note and Disclosure ("Note") you are the person who signs below. We are Lender, "FastCash Advance". All references to "we", "us" or "ourselves" means the Lender. Unless this Note specifies otherwise or unless we notify you to the contrary in writing, all notices and documents you are to provide to us shall be provided to "FastCash Advance" at the fax number and address specified in this Note and in your other documents.

**The Account:** You have deposit account ("Account"), at ("Bank"). You authorize us to affect a credit entry to deposit the proceeds of the Loan (the Amount Financed indicated below) to your Account at the Bank.

**DISCLOSURE OF CREDIT TERMS:** The information in the following disclosure box is part of this Note.

<b>ANNUAL PERCENTAGE RATE (e)</b> The cost of your credit as a yearly rate. 730.000 %(e)	<b>FINANCE CHARGE</b> The dollar amount the loan will cost you. \$105.00	<b>Amount Financed</b> The amount of credit provided to you or on your behalf. \$350.00	<b>Total of Payments</b> The amount you will have paid after you have made the scheduled payments \$455.00
---	--	---	--

**Payment Schedule:**

You must make one payment of \$ 455.00 on 12/25/2009 if you decline\* the option of renewing your loan. If renewing is accepted you will pay the finance charge of \$ 105.00 only, on 12/25/2009. You will accrue new finance charges with every renewal of your loan. On your fifth renewal and every renewal thereafter, your loan will be paid down by \$50. This means your account will be debited the finance charge plus \$50 on the due date. This will continue until your loan is paid in full.

\*To decline the option of renewing you must sign section "C" of the Application Supplement.

**Security Interest:** This loan is unsecured.

**Prepayment:** If you prepay your loan in advance, you will not receive a refund of any Finance Charge.

(e) The Annual Percentage Rate is estimated based on the anticipated date the loan proceeds will be deposited to your Account, which is 12/10/2009.

**Notice:** See below and your other contract documents for additional information about prepayment, nonpayment and default.

**ITEMIZATION OF AMOUNT FINANCED** of \$350 Given to you directly \$ 350 .00 ; Paid on your account \$0 .

**Promise To Pay:** You promise to pay to us, FastCash Advance, or to our order, in one payment, on the date indicated in the Payment Schedule, the Total of Payments, unless this note is renewed. If this Note is renewed, then on the Due Date, you will pay the Finance Charge shown above. This Note will be renewed on the Due date, unless at least three Business Days before the Due Date, either you tell us you do not want to renew the Note or we tell you that the Note will not be renewed. Information regarding the renewal of your loan will be sent to you prior to any renewal showing the new due date, finance charge, and all other disclosures. As used in the Note, the term "Business Day" means a day other than Saturday, Sunday or legal holiday, that FastCash Advance is open for business. This Note may be renewed four times without having to make any principal payments on the Note. If this Note is renewed more than four times, then on the Due Date resulting from your fourth renewal, and on the Due Date resulting from each and every subsequent renewal, you must pay the finance charge required to be paid on that Due Date and make a principal payment of \$50.00. On or after the day your loan comes due you authorize us to effect one or more ACH debit entries to your Account at the Bank. You may revoke this authorization, at any time up to 3 business days prior to the due date. However, if you timely revoke this authorization, to effect ACH debit entries before the loan is paid in full, you authorize us to prepare and submit one or more checks drawn on your Account on or after the due date of your loan. This authorization to prepare and submit checks on your behalf may not be revoked by you until such time as the loan is paid in full. You authorize us to collect the payments due by using your debit card information that you provided to us (this will be done as a POS transaction). This may be done in one or multiple amounts using various debits until the amount you owe is paid in full. Additionally, if the account you have provided to us for your ACH debit has been closed or funds are not available at the time of our scheduled debit, you authorize us to debit any account that you hold that we have information. If your Account is with us, you authorize us to deduct the payment from your Account on the day the loan comes due.

**Prepayment:** The Finance Charge consists solely of a Loan Fee that is earned in full at the time the Loan is Funded. You may pay all or part of what you owe prior to the due date, without penalty. However, if you pay early you will not be entitled to a refund of part or all of the Finance Charge.

**Exchange of Credit Information:** We have retained a servicer to service your loan. You authorize us and the Company to share information in connection with the application, processing, funding, servicing, repayment and collection of your loan.

**Return Item Fee:** You agree to pay \$30 if an item in payment of what you owe is returned unpaid or an ACH debit entry, the authorization for which was not properly revoked by you, is rejected by the Bank for any reason.

**Governing Law** Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you consent to the exclusive exercise of regulatory and ad judicatory authority by the jurisdiction in which the Lender is located over all matters related to this Note and your account, forsaking any jurisdiction which either party may claim by virtue of its residency.

**Agreement to Arbitrate All Disputes:** By signing below and to induce us, FastCash Advance, to process your application for loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for one or more loans, the Loan Agreements that govern your repayment obligations, the loan for which you are applying or any other

This Agreement To Arbitrate All Disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." If you are unable to pay the costs of arbitration, your arbitration fees may be waived by the NAF. The cost of a participatory hearing, if one is held at your or our request, will be paid for solely by us if the amount of the claim is \$15,000 or less. Unless otherwise ordered by the arbitrator, you and we agree to equally share the costs of a participatory hearing if the claim is for more than \$15,000 or less than \$75,000. Any participatory hearing will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate All Disputes is an independent agreement and shall survive the closing, funding, repayment and/or default of the loan for which you are applying.

**NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.**

**Agreement Not To Bring, Join Or Participate In Class Actions:** To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or remove you as a participant in the suit. You agree to pay the costs we incur, including our court costs and attorneys' fees, in seeking such relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring, join or participate in class action suits is an independent agreement and shall survive the closing, funding, repayment and/or default of the loan for which you are applying.

**Survival:** The provisions of this Note And Disclosure dealing with the Agreement To Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions shall survive repayment in full and/or default of this Note.

**Bankruptcy:** You represent that you have not recently filed nor do you currently intend to file for bankruptcy.

By signing or electronically signing this Loan Note, you certify that all of the information provided above is true, complete, and correct and provided to us, FastCash Advance, for the purpose of inducing us to make the loan for which you are applying. By signing below or electronically signing, you also agree to the Agreement to Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate in Class Actions. By signing or electronically signing this application you authorize FastCash Advance to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party sources(s). Fastcash Advance may utilize Teletrack or other similar consumer-reporting agency for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing

loan we previously made or later make to you, this Agreement To Arbitrate All Disputes, collection of the loan or loans, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, including disputes as to the matters subject to arbitration, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.

**INSTRUCTIONS:** THIS NOTE IS SUBJECT TO APPROVAL.  
0? = READ THE ENTIRE NOTE.  
0? = IF ALL OF THE LOAN TERMS ARE ACCEPTABLE TO YOU, DATE AND SIGN OR ELECTRONICALLY SIGN AND FAX THIS NOTE BACK TO 1-800-887-9284.  
0? = IF APPROVED, THE LOAN PROCEEDS WILL BE DEPOSITED TO YOUR ACCOUNT INDICATED ABOVE.

arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment and collection of your loan. (This Application will be deemed incomplete and will not be processed by us unless signed by you below or electronically signing.

By signing below you declare that you ARE Not A regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

X: \_\_\_\_\_  
Print Name

X \_\_\_\_\_  
Borrower's Signature

Date: 12/8/2009

# AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENT

PLEASE COMPLETE THE FOLLOWING, SIGN & DATE WHERE INDICATED BELOW:

BANK Name \_\_\_\_\_  
Transit/ABA No. \_\_\_\_\_  
Checking Account No. \_\_\_\_\_

YOU AUTHORIZE Fastcash-Advance.com, to initiate one or more ACH debit entries (for example, at our option, one debit entry may be initiated for the principle of the loan and another for the finance charge) to your Checking Account indicated below for the single payment that comes due with regard to the loan for which you are applying. THERE WILL BE A \$30.00 FEE ON ANY ACH DEBIT ENTRY ITEMS THAT ARE RETURNED AT TIME OF COLLECTION.

This Authorization becomes effective at the time we make you the loan for which you are applying and will remain in effect until we have received notice of revocation from you. You may revoke this authorization to effect ACH debit entries to your Account by giving oral or written notice of revocation, which, to be effective, must be received by us no later than 3 business days prior to the due date of your loan. However, if you timely revoke the authorization to effect ACH debit entries before the loan is paid in full, you authorize Fastcash-Advance.com to prepare and submit one or more checks drawn on your Account on or after the due date of your loan. This authorization to prepare and submit checks on your behalf may not be revoked by you until such time as the loan is paid in full. You authorize us to collect the payments due by using your debit card information that you provided to us (this will be done as a POS transaction). This may be done in one or multiple amounts using various debits until the amount you owe is paid in full. Additionally, if the account you have provided to us for your ACH debit has been closed or funds are not available at the time of our scheduled debit, you authorize us to debit any account that you hold that we have the information. If your Account is with us, you authorize us to deduct the payment from your Account on the day the loan comes due. On or after the day your loan comes due you authorize us to effect one or more ACH debit entries to your Account at the Bank.

By signing below you declare that you ARE Not A regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

**BY SIGNING BELOW, YOU ACKNOWLEDGE READING AND AGREEING TO ALL ITEMS OF THIS AUTHORIZATION AGREEMENT FOR PRE-AUTHORIZED PAYMENT.**

\_\_\_\_\_ (X) \_\_\_\_\_ 12/8/2009  
Print Name Signature Date

## WHAT ARE MY PAYMENT OPTIONS?

You will be able to make Payment Arrangements 24 Hours a Day by either using our website at [www.fastcash-advance.com](http://www.fastcash-advance.com) or by calling 1-800-550-6051 and then following the voice prompts.

- 1. PAY THE FINANCE CHARGE ONLY:**  
You do NOT need to do anything further. We will only debit the finance charge due on your up-coming payday. Remember you will still owe your original loan amount along with another finance charge on your following payday.  
IMPORTANT - you may only use this option four times. On the fifth time you must make a minimum payment of fifty dollars towards your loan balance plus your finance charge.
- 2. PAY THE FINANCE CHARGE AND A PAYMENT TOWARDS YOUR LOAN AMOUNT:**  
You must contact us either via our website at [www.fastcash-advance.com](http://www.fastcash-advance.com) or through our automated telephone system at 1-800-550-6051 at least THREE (3) Full Business Days prior to the Loan due date to inform us of the amount you want to pay. Please remember you must get a confirmation number when using this option.  
We will only debit the finance charge due plus a payment towards the principle amount on your up-coming payday. The principle payments must be in increments of \$50.00. (for example: \$50.00, \$100.00, \$150.00, etc.). Remember you will still owe your new principle amount along with another finance charge on your following payday.
- 3. PAY YOUR LOAN IN FULL:**  
Please contact us either via our website at [www.fastcash-advance.com](http://www.fastcash-advance.com) or through our automated telephone system at 1-800-550-6051 at least THREE (3) Full Business Days prior to the Loan due date to inform us of your intention to pay in full. Please remember you must get a confirmation number when using this option.

FILED

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING

2010 JUN 14 PM 3:43

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING, BUREAU  
OF COMPLIANCE, INVESTIGATION AND  
LICENSING

v.

GLOBAL PAYDAY LOAN, LLC a/k/a  
FASTCASH ADVANCE a/k/a  
PAYDAY-LOAN-YES

PA DEPT OF BANKING

Docket No.: 10 0142 (ENF-C&D)

CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing **Cease and Desist Order** upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code §§ 33.35 and 33.36:

BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED  
AND FIRST CLASS MAIL:

Global Payday Loan LLC a/k/a  
FastCash Advance a/k/a  
Payday-Loan-Yes  
c/o Jules Shore  
2015 Welsh Road  
D49  
Philadelphia, PA 19115

Global Payday Loan LLC a/k/a  
FastCash Advance a/k/a  
Payday-Loan-Yes  
328 Margarett Garden  
Des Moines, Iowa 50307

Global Payday Loan LLC a/k/a  
FastCash Advance a/k/a  
Payday-Loan-Yes  
4001 S. 700 E.  
Salt Lake City, Utah 84107

Dated: 6/14/10

Begene A. Bahl, Assistant Counsel  
Pennsylvania Department of Banking  
Bureau of Compliance, Investigation and  
Licensing  
17 North Second Street, Suite 1300  
Harrisburg, PA 17101  
(717) 787-1471