

ADDITIONAL TERMS AND CONDITIONS OF THIS CREDIT APPLICATION

WARNING: This type of transaction is only intended to address short-term, NOT long-term, credit needs. Repeated or frequent use can create serious financial hardships. You should evaluate the costs and benefits of all alternatives before entering into this type of transaction. Other forms of short-term credit that may be less expensive include a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

Communications: You agree that easymoney, its affiliates and their authorized representatives may contact you about your Credit Application and your easymoney account by any of the following methods: (i) calling you at any number you provide on this Credit Application or in your account, including your cell phone, with an auto dialer, pre-recorded message, or by text message; (ii) leaving you messages on any voicemail or answering machine associated with such phone numbers; and (iii) writing to you, via U.S. postal service and/or electronic mail. Receipt of cellular phone calls may be subject to charges from your service provider. You may change your contact preferences at any time by emailing opt_out@ccfi.com. Changes to your contact preferences will not impact the review of your Credit Application or the credit approval process.

Review and Validation of Application Information: You authorize easymoney to verify all information provided in this Credit Application as follows: (a) by obtaining and reviewing information about you from one or more consumer reporting agencies and other information sources; (b) by obtaining and reviewing past or current credit and payment history information about you from affiliates and third party source(s); and (c) by contacting any person or company listed on this Credit Application, including any persons that you may add at a later date. As part of our credit underwriting and information collection process, we will consider bank account information provided by you and we may detect additional bank accounts under your ownership. We also may collect and consider information about you from non-credit reporting agency data providers, including, for example, publicly available information about you. You acknowledge that this Credit Application may be denied if any information provided herein is found to be inaccurate, incomplete, incorrect or false.

<p><i>Reporting to Credit Bureaus: We may report information concerning your Account and/or transactions with us to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.</i></p>

Important Information about Procedures for Opening an Account: To help the government fight the funding of terrorism and money laundering activities, easymoney obtains, verifies and records information that identifies each person who opens an account.

Updates: You agree to inform easymoney of any changes to the information contained in this Credit Application throughout the course of the application process and business relationship with us.

NOTICE OF ARBITRATION AGREEMENT: EACH APPLICANT WHO SUBMITS A FULL CREDIT APPLICATION WILL BE REQUIRED TO ENTER INTO A SEPARATE WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT (THE "ARBITRATION AGREEMENT") WITH easymoney AS A CONDITION TO SUBMITTING THIS CREDIT APPLICATION AND IN CONSIDERATION OF

easymoney ACCEPTING AND CONSIDERING THIS CREDIT APPLICATION. YOU MAY OPT-OUT OF ARBITRATION AS DESCRIBED IN THE ARBITRATION AGREEMENT. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO HAVE A JURY TRIAL, TO ENGAGE IN DISCOVERY (EXCEPT AS MAY BE PROVIDED FOR IN THE ARBITRATION RULES), AND TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS OR IN ANY CONSOLIDATED ARBITRATION PROCEEDING OR AS A PRIVATE ATTORNEY GENERAL. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO BE UNAVAILABLE IN ARBITRATION.

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580, www.ftc.gov.