CUSTOMER REFERRAL PROGRAM

The Customer Referral Program is offered by Speedee Cash to provide consumers the opportunity to refer individuals to us and receive compensation. An "Eligible Referrer" does not have to be a customer to participate in the referral program.

CUSTOMER REFERRAL PROGRAM DETAILS:

Speedee Cash will award money in the form of a referral fee check to any Eligible Referrer (as defined below) who refers an Eligible New Customer (as defined below) in compliance with these Referral Program Rules.

CASH ADVANCE - The new customer must do a loan for a minimum of \$150 for the referring individual to be paid a \$25 referral fee.

TITLE LOAN - The new customer must do a loan for a minimum of \$300 for the referring individual to be paid a \$50 referral fee.

We do not offer a Customer referral Program for the installment loan products.

A W-9 tax form must be completed and submitted prior to issuance of the referral fee. Speedee Cash reserves the right to add, modify and/or delete any referral fee requirements. Speedee Cash's decision with respect to all aspects of the Cash Referral Program is final and binding.

There is not a limit to the amount of referrals an individual can receive.

DEFINITION OF AN "ELIGIBLE REFERRER":

- (1) You must be a legal resident of the United States, who is 18 years of age or older.
- (2) Existing Speedee Cash customers, and former Speedee Cash customers are prohibited from referring themselves. Businesses are ineligible to receive referral fees for referring customers but employees of a business may qualify.
- (3) The Eligible New Customer must have listed the Eligible Referrer on the customer application at the time of the loan. The Eligible New Customer CANNOT come in at a later date and say that they were referred by an individual.
- (4) You cannot be an existing Speedee Cash employee, immediate family member or person living in the same household of an existing Speedee Cash employee.

DEFINITION OF AN "ELIGIBLE NEW CUSTOMER":

Is not currently, and has not been, a Speedee Cash customer for 24 months.

REFERRAL FEE ISSUANCE:

A W-9 form must be completed, submitted and approved before the referral fee is paid. The W-9 form must match the name of the person receiving the referral fee. In the event the Eligible Referrer's account has a past due balance, the referral fee will be applied to that account upon supervisor approval. Referral fees are considered taxable income and are subject to local, state

and federal taxes. When the value of the referral fees you have earned reaches \$600 or more in a calendar year, a 1099 tax form will be generated and mailed to you for tax reporting purposes.

GENERAL CONDITIONS:

By participating in the Referral Program, you agree (i) to release, discharge, indemnify and hold harmless Speedee Cash, its parent, subsidiaries, affiliates, retailers, and advertising and promotion agencies, and all of their respective officers, directors, shareholders, employees and agents (collectively, "Released Parties") from any liability or damages which may arise out of participation in the Referral Program or out of the acceptance, use, misuse or possession of any referral fee attained through this Referral Program. All applicable federal, state and local laws and regulations apply. Released Parties are not responsible for late, lost, incomplete, delayed, inaccurate, garbled, undelivered, misdirected referral checks or other errors or problems of any kind relating to or in connection with the Referral Program, whether printing, typographical, technical, computer, network, human, mechanical, electronic or otherwise, including, without limitation, errors or problems which may occur in connection with the administration of the Referral Program, the verification of Eligible New Customers, or the tracking of referrals and Eligible New Customers. Speedee Cash reserves the right at any time to modify, suspend or cancel the Referral Program.

Should you have any questions about the Referral Program, please call 1-888-554-7277.