

## COLLECTION POLICY

As a member of FISCA and CFSA, Speedee Cash abides by the spirit of the Fair Debt Collection Practices Act (FDCPA) as applicable to collect past due accounts. Delinquent accounts may be turned over to a third party collection agency which may adversely affect your credit score. Non-sufficient funds and late fees may apply. Automatic renewals are not available. Renewing a loan will result in additional finance charges and fees.

**PAYDAY** – For all payday accounts that are not yet due, a customer can request once in a 12 month period to enter into an extended payment plan.

Alabama, Mississippi, and Tennessee offers to customers with NSF checks an opportunity to enter into a repayment plan before commencing civil action. The customer may divide their payments into 4 installments.

Nevada has a mandatory 90 day repayment plan that will be offered to the customer before commencing civil action.

If you have any questions about this policy, or would like us to mail you a paper copy of this policy, please contact us using the following information:

Speedee Cash  
PO Box 520  
Crestview, FL 32536  
888.554.7277  
customerservice@speedeecash.net