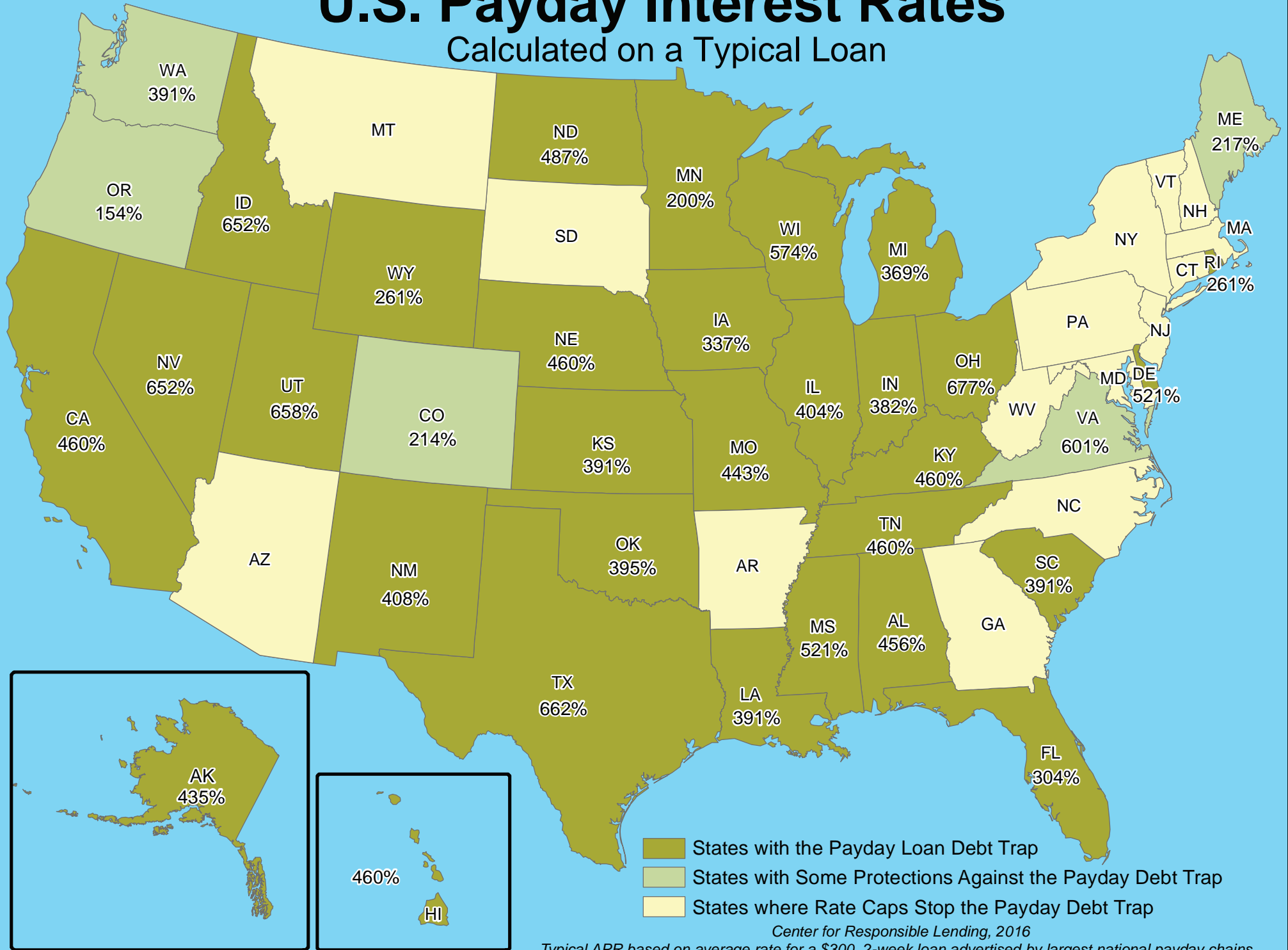


U.S. Payday Interest Rates

Calculated on a Typical Loan



Center for Responsible Lending, 2016

Typical APR based on average rate for a \$300, 2-week loan advertised by largest national payday chains.