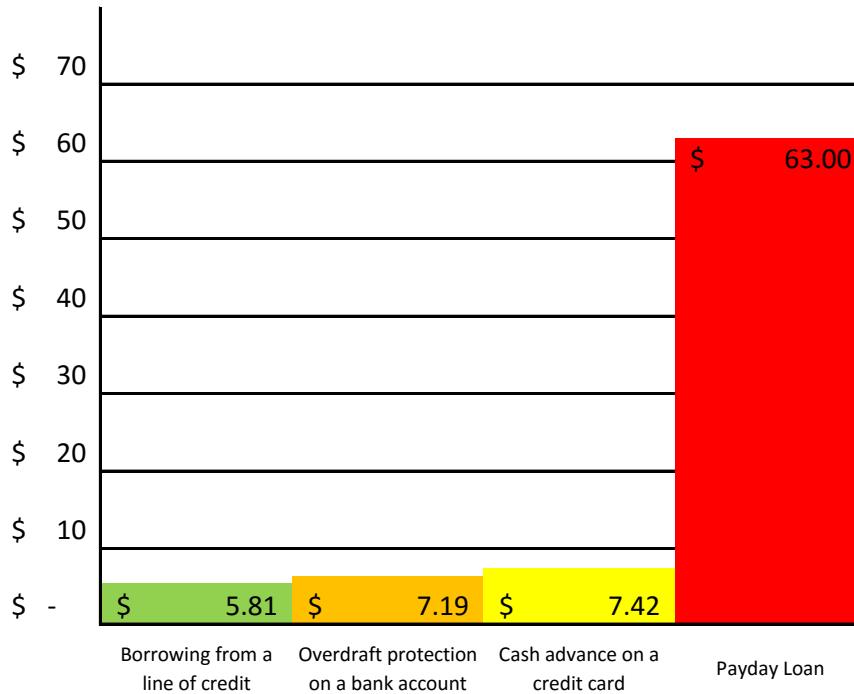


# Payday Loan Cost vs. Other Ways of Borrowing

Based on a \$300 loan taken for 14 days only



Please note that the costs shown in this example are for illustration purposes only. Calculations of costs are based on the following assumptions:

1. A Payday loan costs \$21 per \$100. This equates to an annual percentage rate (if you kept the loan for one year) of 547.50%.
2. A line of credit includes a \$5 administration fee plus 7% annual interest on the borrowed amount.
3. Overdraft protection includes a \$5 fee plus 19% annual interest on the borrowed amount.
4. A cash advance on a credit card includes a \$5 fee plus 21% annual interest on the borrowed amount.