

## CONSENT TO ELECTRONIC DISCLOSURE

By consenting to the electronic delivery of disclosures, you agree that Money 4 You may electronically provide any and all communications concerning our decisions on your Consumer Application for Credit Services (the "Application"), the terms of any credit services that may be provided to you and the privacy notice (the "Disclosures"). The Disclosures may include, in addition to other things, disclosures pursuant to: (1) UT Law; (2) the Federal Equal Credit Opportunity Act and Regulation B; (3) the Federal Fair Credit Reporting Act; (4) the Federal Truth in Lending Act and Regulation Z; (5) the Federal Electronic Funds Transfer Act and Regulation E; (6) the Federal Gramm-Leach-Bliley Act; and (7) any other applicable federal, state or local law or regulation. Your consent applies not only to the Application and any resulting credit services and loan but also to any application for future credit services from Money 4 You. To electronically receive, view and save or print the Disclosures, you must have a personal computer equipped with Microsoft Internet Explorer 7.0, Google Chrome 10, Firefox 3.6, Safari 4.0 or any later version of these programs, Adobe Reader 6 or later version; and either a printer, a hard drive or other storage device. Prior to submission of your Application, you may withdraw your consent to electronic disclosures by exiting this website. You agree that any email address you provide with your Application may be used to provide you with Disclosures, and you agree to notify Money 4 You of any changes in your email address by notifying Money 4 You either in writing or via email at least five (5) days before the change.

You have the option to receive any information that Money 4 You has provided electronically in paper form at no cost to you by contacting Money 4 You at 739 Washington Blvd. You may also withdraw your consent to electronic disclosures by contacting Money 4 You in the same manner. If you withdraw your consent to electronic disclosures, Money 4 You may elect to terminate its relationship with you.

**BY SIGNING BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND AND AGREE TO BE BOUND BY THE ABOVE CONSENT. IF YOU DO NOT AGREE, YOU WILL NOT BE PERMITTED TO OBTAIN CREDIT SERVICES.**

- I AGREE to the CONSENT TO ELECTRONIC DISCLOSURE
- I DO NOT AGREE to the CONSENT TO ELECTRONIC DISCLOSURE

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Money 4 You

<b>BORROWER:</b>	<b>LENDER:</b> Money 4 You 739 Washington Blvd Ogden, Utah 84404 (855) 696-7666	<b>ACCOUNT:</b> Date of Loan: Account Number: Interest begins accruing:
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<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate. <b>35.00% or 185.00% or 320.00% or 370.00%</b>	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you. <b>\$11.26 or \$59.50 or \$70.76 or \$119</b>	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf. <b>\$100.00</b>	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after making all payments as scheduled. <b>\$111.26-\$219.00</b>
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If You're Paid Bi-Weekly, Your Payment Schedule would be similar to this (If APR is 35%):

Payment Number	Payment Amount	Payment Due Date	Payment Number	Payment Amount	Payment Due Date
1	\$8.56	01/12/2023	9	\$8.56	05/04/2023
2	\$8.56	01/26/2023	10	\$8.56	05/18/2023
3	\$8.56	02/09/2023	11	\$8.56	06/01/2023
4	\$8.56	02/23/2023	12	\$8.56	06/15/2023
5	\$8.56	03/09/2023	13	\$8.56	06/29/2023
6	\$8.56	03/23/2023			
7	\$8.56	04/06/2023			
8	\$8.56	04/20/2023			

**LATE CHARGE:** The undersigned promises to pay a delinquency charge of the greater of 5% or \$30 on any interest or principal payment which has remained unpaid 10 days past the scheduled due date.

**PREPAYMENT:** If you pay off this loan early you will not have to pay a prepayment penalty, and you may be entitled to a refund of part of the finance charge.

See the contract (below) for any additional information about nonpayment, default, any required repayment in full before the scheduled date and the prepayment refunds and penalties. Use of a 3rd party is not required to obtain a loan. Creditor does not retain the charge for prepaid access.

#### Itemization of Amount Financed

A. Amount given to you directly.	\$ <u>100.00</u>
B. Amount paid to others on your behalf. . . . .	\$ <u>0.00</u>
C. Amount rolled over from previous loan No	\$ <u>0</u>
<b>D. Total amount financed (A+B+C)</b>	\$ <u>100.00</u>

FOR VALUE RECEIVED, the undersigned (all, if more than one), herein referred to as "Borrower", jointly and severally promise to pay the order of the above named lender at its above address the 'Amount Financed' listed in the Federal Truth-In-Lending Disclosures above plus interest from the date of this Loan Agreement at the daily rate of **Will Vary** and other permitted charges until you repay the loan in full. The percentage rate per year of interest is disclosed above as an Annual Percentage Rate.

Borrower further warrants, covenants, and agrees:

**OUR PROMISE TO YOU:** If you are not satisfied with all or any part of this agreement and you repay your loan within 24 hours of the time of the loan, we will refund any and all Finance Charges or document fees.

**PREPAYMENT:** You may prepay this loan at any time without penalty. If you do so, any prepaid finance charges will be rebated calculated on a pro rata basis according to the remaining term of the agreement from the date the credit is extended.

**REFINANCE:** You have the option of refinancing this debt. Refinancing this debt may allow you to get money back and may also increase your cost of borrowing.

**DEFAULT AND ACCELERATION:** Borrower shall be in default upon failure to make any payment on time or to perform any obligation contained or referred to herein. If your loan is in default, we will accelerate the principal balance and undertake collection efforts for the full amount due of any outstanding principal, accrued interest and fees.

**DELINQUENCY CHARGES:** Borrower will pay a delinquency charge of the greater of \$30 or 5% of the installment amount for any installment in default more than 10 days. Payments shall first be applied to current payments due and then to delinquent installments and charges.

**BAD CHECKS:** There will be a service charge of twenty (\$20.00) dollars for any draft, check, or money order that is

dishonored or returned by the bank or other financial institution upon which it is drawn. **COLLECTION COSTS:** In the case of default of more than 30 days, and civil action is taken, the borrower may be responsible to pay all court costs of collections including reasonable attorney's fees and court costs. Any such fees shall be added to the note balance and shall be secured as such.

**COLLECTION COSTS:** In the case of default of more than 30 days, and civil action is taken, the borrower may be responsible to pay all costs of collections including reasonable attorney's fees and court costs. Any such fees shall be added to the note balance and shall be secured as such.

**CREDIT REPORTING:** We may report your performance under this Loan Agreement to credit reporting agencies. You agree and hereby authorize us to obtain credit reports on you, now and at any time that any portion of this debt is owed to us. You specifically acknowledge and agree that we may disclose any default by you under this Loan Agreement, along with any other relevant information, to credit reporting agencies.

**AUTHORIZATION TO COMMUNICATE WITH THIRD PERSONS:** You hereby give the lender the right to make reasonable contacts with any person, company, firm or governmental agency in connection with making or collecting on this loan. You agree that you will not at a later date declare that we have violated your privacy in any unconscionable conduct.

**ARBITRATION:** Effective immediately, the undersigned customer does hereby release and forever discharge Money 4 You and its officers, employees, owners, agents and affiliates (the "Releasees") from any and all claims, causes of action, demands, obligations, debts, liabilities, contracts, agreements, warranties, representations, damages, losses, costs and expenses, whether arising in contract, tort or otherwise, asserted or unasserted, known or unknown, liquidated or unliquidated, which the undersigned customer has had, now has, claims to have or may have against any of the Releasees. The release set forth here shall not be construed as releasing Money 4 You from its express obligations set forth in this Loan Agreement.

**ACH AND DEBIT AUTHORIZATION:** By signing this form you authorize us to initiate ACH, debit entries, or electronic check payments to your bank account for each payment owing under the Loan Agreement plus any returned item, delinquency charges, and any collection costs incurred. If any payment declines, the below signed also agrees to pay a 5% processing fee on all subsequent payments. All declined payments will be reprocessed. If a payment comes due on a non-business day, it will be processed the business day prior. In the event of default, as described in this Loan Agreement, you authorize us to ACH the Total of Payments. In accordance with the Electronic Signature in Global and National Commerce Act, by typing my name on the line below I understand it is as legal, valid, and binding as a written signature. PDQ Check Exchange LLC is requesting the flexibility to receive payments from and make credits to the customer pursuant to the agreement through The Automated Clearing House (ACH) Network, debit card transactions, and/or Remotely Created Checks (RCC.) Customer Hereby authorizes PDQ Check Exchange LLC to take payment for the amount financed plus interest as defined in the loan agreement by ACH and to initiate, if necessary, credits or debits to the account of the customer. All payments are final. If you wish to revoke this authorization for current and future payments associated with this loan you must provide us with a notice in writing at 1536 N. Woodland Park Drive Suite 230 Layton, UT 84041 (Attn: Money 4 You) of your intent to terminate this authorization in time to afford us reasonable opportunity to act on your instructions and provide us with updated payment information for all remaining scheduled payments to repay the loan. Revocation of this authorization will not affect prior transactions nor your responsibility to repay the loan. Any disputed payments in the form of a chargeback or stopped payment on any payment or balance owed will incur fees up to \$135 per disputed transaction.

By signing below, you and PDQ check exchange dba Money 4 You/Mr. Money consent to the exclusive jurisdiction of the federal and state courts located in Weber County, Utah, in any action arising out of or relating to this agreement. You waive any other venue to which you might be entitled by domicile or otherwise. If at anytime action arises which requires you to attend court, and it is inconvenient for you to travel to the court in Weber County, Utah, you may be permitted to appear virtually at the court's discretion.

By checking this box you consent and agree to receive recurring text message alerts from Money 4 You regarding updates on your loan, information about your account, and marketing promotional offers. Message & data rates may apply. Participation is not required for the purchase of goods or services. Text messages are sent from an auto-dialing system.

**Opting out of texts to your mobile device**

If you prefer not to receive text or wireless promotional communications on your mobile device, you can opt out by replying STOP.

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Lender's Authorized Representative: \_\_\_\_\_

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to select one of the following statements as applicable:

**Please click on the box that applies to you, The Borrower**

- I AM** a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.
  
- I AM** a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.
  
- I AM NOT** a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

**Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.**

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower's Name: \_\_\_\_\_

Lender's Authorized Representative: \_\_\_\_\_

## Privacy Policy for Money 4 You

### FACTS

### What does Money 4 You do with your personal information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security and drivers license numbers</li> <li>• Street and email addresses</li> <li>• Employment information and telephone numbers</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers personal information the reasons financial companies can share their customers personal info; the reasons Money 4 You chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lender Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> - To offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - Information about your credit worthiness	Yes	Yes
<b>For our non-affiliates to market to you</b>	No	We don't share

Questions?	(855) 696-7666 or email us at <a href="mailto:onlineapps@mny4you.com">onlineapps@mny4you.com</a>
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Who we are	
Who is providing this notice?	Money 4 You.

What we do	
How does Money 4 You protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Money 4 You collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Pre-qualify over the phone or fill out an application online</li> <li>• fill out an application in person</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing from non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Financial or nonfinancial companies related by common ownership or control. <ul style="list-style-type: none"> <li>• Money 4 You, Mr Money</li> </ul>
Non-affiliates	Financial or nonfinancial companies that are not related by common ownership or control. <ul style="list-style-type: none"> <li>• Money 4 You does not share your information with non affiliates.</li> </ul>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Money 4 You does not have joint marketing partners.</li> </ul>

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Lender's Authorized Representative: \_\_\_\_\_

Agreement Acceptance Date:

Agreement Accepted by:

Email:

Agreed From IP Address:

Use the print feature in your browser to print a copy of this agreement for your records, or you can view this agreement any time by logging into your account.