



**BORROWER INFORMATION**

Full Name:

Date of Birth:

SSN:

Cell Phone #:

Home Phone #:

Email:

Fax:

Current Home Address:

City:

State:

Zip Code:

**EMPLOYMENT INFORMATION**

Federal Agency Name:

Work Address:

City:

State:

Zip Code:

Work Phone #:

Employee Portal Login:  
(Liteblue ,MyEpp, MyPay, Employee Express)

Password:

Position:

Supervisor/Manager Name:

Phone #:

Do you currently have an open Bankruptcy?  
**\*If yes further information will be requested**

Do you intend to file Bankruptcy?

Are you a Full-Time employee?

How long?

**REFERENCE**

Full Name:

Address:

Phone #:

City:

State:

Zip Code:

Relationship:

How did you hear about us?

I am applying to Coast 2 Coast Lenders, LLC, a Delaware Limited Liability Company, ("Lender") for a personal loan which requires me to be initially employed. If I am injured or unable to work, I am still responsible for the payments of this loan.

I understand I am providing written instructions to Coast 2 Coast Lenders, LLC utilizing Experian under the Fair Credit Reporting Act authorizing Coast 2 Coast Lenders, LLC to obtain my credit report. I authorize Coast 2 Coast Lenders, LLC to obtain this information solely to process this application.

I understand if any of the information provided to Lender is false or incomplete, then it will cause to reject the applicant or to declare the loan in default.

I hereby authorize Lender to contact any individuals and employers, all business, company, corporation, or credit bureau to assist in collecting payment in case my loan goes into default. I hereby also give my permission for any individual business, including past and present supervisors and / or record clerks, company, corporation or credit bureau to release any and all information regarding my credit worthiness and credit reports to Lender for the same purpose. I also authorize Lender to verify all information provided by me on this application.

I AGREE to immediately notify Lender when there is a change of Workstation and provide the new address and telephone numbers to Lender promptly.

My Promissory Note is null and void if Lender does not receive my Promissory Note by 3:00 p.m. Central Time on the date of the Promissory Note and Federal Truth in Lending Disclosures (the "Loan Funding Cut Off Time"). If Lender Receives my Promissory Note after the Loan Funding Cut Off Time, Lender will send me a new Promissory Note which I will have to sign and return to Lender by the appropriate Loan Funding Cut Off Time.

**Signature:**

**Date:**

**You must have an active valid Debit card under your name to obtain this loan.**

Please provide AT LEAST one of your major debit cards.  
This information will be validated by Coast 2 Coast Lenders, LLC or its representatives.

DEBIT CARD INFORMATION

Type of Debit Card: Security Code:  
Full Name (as it appears on Debit Card):  
Debit Card Number: Expiration Date:  
Complete Mailing Address:

ELECTRONIC FUNDS TRANSFER & AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS

Name of Bank:  
Bank Address: Routing/ABA #:  
Bank Phone #: Type of Account: Account #:

**Revoking Your Authorization.** I understand an allotment is revocable. I also understand and agree that such cancellation does not satisfy or negate my loan due to the Lender and I agree in good faith to work with the Lender to accommodate an alternative payment method. In such an event I agree to contact the Lender to discuss payment alternatives immediately.

If my allotment does not take effect or if it is later reduced or cancelled, I hereby authorize Coast 2 Coast Lenders, LLC a Delaware Limited Liability Company, ("Lender"), to withdraw money from my bank account indicated above ("Bank Account") or charge my Debit card listed above ("Debit Card"), as that information may change from time to time, for any amount I owe Lender under my Promissory Note, including any returned payment charges or other costs as set forth in my Promissory Note.

This right to withdraw money from my Bank Account or charge my Debit Card will remain in full force until the earlier of the following occurs : (i.e.) I pay everything that I owe under my Promissory Note or (ii) until Lender and Bank have received written notification from me of its termination in such time and in such manner as to afford Lender and Bank a reasonable opportunity to act on it. I further understand the charge amount may be changed upon Lender's receipt of oral or written notification of such changes from me.

Upon receipt of your bank proof, Lender will confirm your banking information before crediting your bank account via wire or ach transfer. By providing the checking bank account and Debit card information I hereby authorize Lender to debit any of the accounts provided above on a bi-weekly basis should I fail to make a payment for any reason, either through the allotment system or any other agreed upon method of payment, prior to the loan being paid in full.

The service that will be used to debit my Bank Account will not send me a written notification of such transactions; this form provides the authorization. Please note that should a Not Sufficient Funds ("NSF") occur, I am responsible for any or all fees that may be charged to Lender. (Also note that the system used may attempt to debit funds an additional 2 times should an NSF occur). We reserve the right to decline this loan should my Bank Account reflect negative transactions such as a history of NSF's, etc.

**Notice of Varying Amounts.** I have the right to receive notice of all withdrawals from my Bank Account by an ACH Debit that varies in amount. However, by agreeing to let Lender withdraw the money from my Bank Account, I agree Lender only has to tell me the range of withdrawals that it can make. The range of withdrawals will be either an amount equal to my installment payment or an amount equal to the outstanding balance under my Promissory Note (which may be greater than or less than an installment payment based upon your payment history) with Lender, plus a returned payment fee. For any withdrawal outside of this specified range, Lender will send me a notice. Therefore, by signing this Authorization below, I am choosing to only receive notice when a withdrawal exceeds the amount in the specified range. Finally, I acknowledge that the origination of the withdrawals to my Bank Account must comply with U.S. law. I authorize Lender to vary the amount of any withdrawal as needed to repay installments due under my Promissory Note with Lender as modified by any partial prepayments I make.

**Canceling Your Authorization.** The Electronic Funds Transfer Act gives me the right to cancel a regularly scheduled electronic transfer or allotment when I provide three days prior written notice to Lender. Upon notification of the cancelled transfer or allotment, I must contact the Lender and determine how best to continue payments. Canceling an electronic transfer or allotment does not relieve me of my obligations to pay Lender in full under the terms of my Promissory Note. The making and approval of this loan is not conditioned on me making payments via any electronic transfer service, including the allotment system. If I wish to explore other options of repayment, I must contact Lender's offices at 1-800-818-1908.

Signature:

Date:



3511Silverside Road  
Wilson Building Suite 208  
Wilmington, DE 19810  
Phone: 1-800-818-1908  
SMS: +1-256-826-1232  
Fax: 1-888-979-7882  
[www.coast2coastlenders.com](http://www.coast2coastlenders.com)

**CHECK CONVERSION NOTIFICATION.** If you provide a check as payment, you agree Lender can either use information from your check to make a one-time electronic withdrawal from your Bank Account or to process the payment as a check transaction. When we use information from your check to make a withdrawal from your Bank Account, Lender may withdraw funds from your Bank Account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.

**SECURITY INTEREST DISCLOSURE:** Pursuant to Comment 2(a)(25) of the Bureau of Financial Protection Official Staff Commentary to 12 C.F.R. §1026.2, we have disclosed to you that our interest in your authorization to debit your Bank Account or charge your Debit Card is a security interest for Truth -in-Lending purposes only,

**CREDIT REPORTING:** As stated in our advertising, Lender does check your credit prior to making a loan. We may report information about your Loan to credit bureaus. Late payments, missed payments, or other things you do may be reflected on your credit report.

**ELECTRONIC COMMUNICATION:** Lender may utilize electronic communications (i.e. email, instant message, SMS, etc.) which are intended solely for the use of the intended recipient as a means of corresponding. If you prefer not to be communicated with in such a manner, please notify the Lender. Please be aware that messaging fees might be incurred through the recipient's communication provider.

### POSTAL ALLOTMENT AUTHORIZATION

I hereby authorize Lender to access <https://ewss.usps.gov>, My EPP and/or My Pay to act on my behalf as my agent to create and maintain the allotment necessary to repay Lender for the applied loan. I authorize Lender to have the payments due to Lender deducted directly from my payroll via my allotment. I also authorize Lender to have the necessary information, held in their confidence, and to act on my behalf to make the allotment entries through the Postal Ease, My EPP, My Pay and/or telephone system. I also authorize for the Lender or its third parties to review my payroll history as well as allotment history via Postal Ease, My EPP and/or My Pay. In addition to authorizing Lender to create and maintain the allotment necessary to repay Lender for all sums due it, Lender may also use the access granted herein, and the information gathered from such review, for further consideration for approval/denial of loan. I understand all the above and as part of the processing of this loan Lender will access my payroll portal.

### PLEASE READ CAREFULLY

The loan you are applying for is a legal contract. If at any time before this loan is paid off, you stop making payments, you will be in violation of your signed Promissory Note. We will attempt to recover the entire amount that you have agreed to pay, including all charges due under the Promissory Note. If necessary, we will debit your Bank Account or Debit Card. We may initiate legal action, and we may seek to garnish your wages. If you have any problems that prevent you from fulfilling your obligation, please contact our office at 1-800-818-1908. If you selected payment through the allotment system, YOU are responsible for notifying us of any changes to your ALLOTMENTS. If during your loan repayment to Lender you decide to OBTAIN or REFINANCE a loan with another financial institution, and the allotment to Lender is stopped, YOU will be obligated to repay the loan. If your allotment to Lender is stopped by anyone, you WILL be charged a late fee for each missed payment as stated in your Promissory Note. If non-payment continues, your Promissory Note may be sent to our attorneys for collection. Your regular payment, plus attorney fees and court costs as permitted by the Promissory Note will be collected, and you hereby agree to pay Lender's attorney's fees and costs of collection incurred as a result, all as stated in the Promissory Note, which governs your repayment obligations.

Signature:

Date:

## AGREEMENT FOR ARBITRATION AND WAIVER OF JURY TRIAL

### 1. FACTS ABOUT ARBITRATION.

Arbitration is a process in which a person with a dispute: (a) waives their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for decision. Each party to the dispute has an opportunity to present some evidence to the arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decision. Therefore, you acknowledge and agree as follows:

### 2. REJECTION OF ARBITRATION.

I may reject arbitration by sending a notice ("Rejection Notice") that we receive within three (3) Banking Days after the Origination Date. Any Rejection Notice must be signed by you and must include my name, address, telephone number and Agreement number or date. If exercised, your rejection of arbitration will apply only to this Loan Agreement, and not any other transaction with us.

### 3. WHERE TO SEND NOTICE TO REJECT ARBITRATION.

You must fax your Rejection Notice to us, Coast 2 Coast Lenders, LLC, to 1-888-979-7882 In the event of any dispute concerning whether you have provided a Rejection Notice within the time permitted, and a fax confirmation proves that you sent it to us in time. This is the only method you can use to reject this arbitration provision. If the Rejection Notice is sent on your behalf by a third party, such third party must include evidence of his or her authority to submit the Rejection Notice on your behalf.

### 4. DEFINITIONS.

The following definitions apply to this arbitration provision:

"**Administrator**" means either the American Arbitration Association or the National Arbitration Forum. Each of these companies maintains an Internet website, publishes pamphlets, and is otherwise available to answer frequently asked questions about arbitration. We encourage you to contact them directly with any questions you may have about them or arbitration. You can contact them at: **National Arbitration Forum**, P.O. Box 50191, Minneapolis, MN 55405, [www.arb-forum.com](http://www.arb-forum.com), (800) 474-2381; **American Arbitration Association**, 335 Madison Avenue, New York, NY 10017, [www.adr.org](http://www.adr.org), (800) 778-7879 "**Dispute**" and "**Disputes**" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, the validity and scope of this Arbitration Provision and any claim or attempt to set aside this Arbitration Provision; (b) all federal or state law claims, disputes or controversies, arising from or relating directly to this document (including the Arbitration Provision), the information you gave us before entering into the Promissory Note and this Loan Agreement; (c) all counterclaims, cross- claims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by us against you, and all claims asserted by you individually against us and/or any of our employees, agents, directors, officers, shareholders, governors, managers, members, or affiliated entities (hereinafter collectively referred to as "related third parties") under this document, including claims for money damages and/or equitable or injunctive relief; (g) all claims asserted on your behalf by another person; (i) subject to Section 6 below, all claims asserted by you as a private attorney general, as a representative and/or member of a class of persons, and/or in any other representative capacity, against us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by us or related third parties of any non-public personal information about you.

### 5. WAIVER OF JURY TRIAL AND PARTICIPATION IN CLASS ACTION.

You acknowledge and agree that by entering into this Arbitration Provision: (a) YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES ARISING OUT OF OR UNDER THIS LOAN AGREEMENT; (b) YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT OTHER THAN A SMALL CLAIMS TRIBUNAL RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES ARISING OUT OF OR UNDER THIS LOAN AGREEMENT; and (c) YOU ARE WAIVING YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES ARISING OUT OF OR UNDER THIS LOAN AGREEMENT.

### 6. NO CLASS ACTIONS.

All disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only. Disputes shall be resolved on an individual basis with you. **Therefore, the arbitrator shall not have the power to conduct class arbitration or to consolidate claims of multiple parties; that is, the arbitrator shall not allow you to serve as a representative, as a private attorney general, or in any other representative capacity for others in the arbitration. Notwithstanding any other provision herein, the arbitrator shall not have the power or authority to determine if this section 6 is valid and enforceable. Only a court shall have such power and authority.**

### 7. THIRD PARTY BENEFICIARIES.

We have retained agents (people who work for us but are not our employees) to help us in originating and servicing your Loan. You agree that any agents retained by us, the operator of the website where you submitted your application, and the purchaser(s) of any interest in your Loan are express third-party beneficiaries of this Waiver of Jury Trial and Arbitration Provision (the "**Arbitration Provision**"), and are entitled to enforce it in full and to the same extent as Lender is.

### 8. STARTING THE ARBITRATION.

Any party to a Dispute, including related third parties, may send the other party written notice by certified mail, return receipt requested, of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed.

### 9. SELECTION OF ARBITRATOR.

Regardless of who demands arbitration, you shall have the right to select either the American Arbitration Association or National Arbitration Forum. Their contact information is above. However, the parties may agree to select a local arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. The party receiving notice of arbitration will respond in writing by certified mail, return receipt requested, within twenty (20) days. If you demand arbitration, you must inform us in your demand of the arbitration organization you have selected or whether you desire to select a local arbitrator. If related third parties or we demand arbitration, you must notify us within twenty (20) days in writing by certified mail, return



receipt requested, of your decision to select one of the Administrators or your desire to select a local arbitrator. If you fail to notify us, then we have the right to select one of the Administrators.

**10. WHAT RULES APPLY TO THE ARBITRATION.**

The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. ("FAA"), applicable statutes of limitation, and shall honor claims of privilege recognized at law. The parties to such Dispute will be governed by the rules and procedures of the Administrator selected applicable to consumer disputes to the extent those rules and procedures do not contradict the express terms of this Arbitration Provision, including the limitations on the arbitrator in this Arbitration Provision. You may obtain a copy of the rules and procedures by contacting the arbitration organization listed above.

**11. OTHER ARBITRATION RULES.**

In addition to the parties' rights to obtain discovery pursuant to the applicable arbitration rules, either you or us may submit a written request to the arbitrator to expand the scope of discovery normally allowed under the rules of the Administrator selected. The arbitrator shall have discretion to grant or deny such request. The arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration, the arbitrator shall not apply any federal rules of civil procedure or evidence.

**12. THE DECISION OF THE ARBITRATOR.**

At the request by you or us, the arbitrator shall provide a written explanation for the award. The arbitrator must approve the explanation. The arbitrator will apply the applicable substantive law relating to the Dispute and award any remedies available as if the Dispute was heard by a court. The arbitrator's award may be filed with any court having jurisdiction. Regardless of whether the arbitrator renders a decision or an award in your favor resolving the Dispute, you will not be responsible for reimbursing us for your portion of the Arbitration Fees.

**13. LOCATION OF ARBITRATION.**

The arbitration hearing will be conducted in the county of your residence, within 30 miles from such county, or in such other place as shall be ordered by the arbitrator.

**14. PAYMENT OF ARBITRATION FEES.**

If you demand arbitration, then at your request we will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees (collectively the "**Arbitration Fees**"). If related third parties or we demand arbitration, then at your written request we will advance your portion of the Arbitration Fees. Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees provided that if an arbitrator finds in your favor or the law requires it, we will pay your attorney fee and costs.

**15. APPEAL OF DECISION.**

The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the dispute is greater than \$7500, either you or we can appeal the award to a three-arbitrator panel administered by the selected Administrator which shall reconsider any aspect of the initial award requested by the appealing party.

**16. SMALL CLAIMS TRIBUNAL.**

You and us, including related third parties, shall have the right to go to a small claims court for Disputes within the scope of such court's jurisdiction. Any Dispute that cannot be brought in a small claims court shall be resolved by binding arbitration. Any appeal of a judgment from a small claims court shall be resolved by binding arbitration.

**17. OTHER PROVISIONS.**

This Agreement to Arbitrate and Not to Bring, Join, or Participate in Class Actions will survive: (i) termination or changes in this Loan Agreement, or the relationship between us concerning your Promissory Note; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of this document, or any amounts owed from you to us, to any other person or entity. This Agreement to Arbitrate benefits and is binding upon you, your respective heirs, successors and assigns. It also benefits and is binding upon us, our successors and assigns, and related third parties. The Agreement to Arbitrate continues in full force and effect, even if your obligations have been paid or discharged through bankruptcy. The Agreement to Arbitrate survives any termination, amendment, expiration, or performance of any transaction between you and us and continues in full force and effect unless you and we otherwise agree in writing. If any of this Agreement to Arbitrate is held invalid, the remainder shall remain in effect.

The Borrower Agrees and Understands all terms of this Loan Agreement

Signature:

Date:

**Supporting Documents Checklist and Submission Instructions**

For your convenience, once you have taken pictures of the required documents. You may email us at [apply@coast2coastlenders.com](mailto:apply@coast2coastlenders.com) or our dedicated TEXT ONLY LINE +1-256-826-1232.

**NO HAND-WRITTEN DOCUMENTS ACCEPTED**

**ELECTRONIC COMMUNICATION:** Lender may utilize electronic communications (i.e. email, Instant message, SMS, Etc.) which are intended solely for the use of the intended recipient as a means of corresponding. If you prefer not to be communicated with in such



COAST 2 COAST LENDERS

3511 Silverside Road  
Wilson Building Suite 208  
Wilmington, DE 19810  
Phone: 1-800-818-1908  
SMS: +1-256-826-1232  
Fax: 1-888-979-7882  
[www.coast2coastlenders.com](http://www.coast2coastlenders.com)

a manner, please notify Lender. Be aware that standard messaging fees might be incurred through the recipient's communication provider.

**I understand this application will be put on hold until the below-mentioned documents are submitted in addition to this form a representative will contact you regarding any missing documents within 24 business hours.**

- Employee ID card, Driver's License, or State ID Card.
- Front of Debit Card (Visa/Master Card) with your name and valid expiration date.
- Bank Proof for as follows: Voided check, Direct Deposit Form, Employee Net to Bank form or Letter from your bank. (Must show your full name and account number)
- Proof of Current Home Address (Utility Bill under your name/Piece of mail)
- Employee Portal/Personal Page: 8-digit ID number/Login and Password (Liteblue, MyEpp, MyPay, Employee Express)
- \* Any further information not limited to (i.e. IRS personnel must provide proof of SF 50 form) may be requested for processing \*

**You may also call your financial institution for specific wiring instructions. Funds are sent via ACH Credit (Funds are not "deposited" to debit cards nor do we perform Direct Deposit). Please verify that your bank institution is set to receive INCOMING ACH Credit/Wires. Please note that ACH Deposits can take between 24-48 hours to reflect into your account.**

Signature:

Date:

## Small Consumer Loans

Small consumer loans can offer quick and easy access to money for consumers who need to borrow funds for a short length of time.



Although these loans are convenient to obtain, borrowers are strongly advised to carefully review the contract before signing to ensure that they fully understand their obligations as well as the fees charged for these loans. In addition, it is important that consumers be aware of the significant additional costs they can incur if they are unable to repay these loans when they are due.

### Using This Guide

This brochure is designed to help you better understand small consumer loans in order to assist you with making well-informed decisions based on your own personal financial circumstances. Inside you will find a brief explanation of small consumer loans, as well as your rights and responsibilities.

### What You Need To Know

Small consumer loans essentially are short-term loans. To obtain a small consumer loan, consumers may be asked to give the lender various forms of security, such as wage assignments, in order to obtain the loan. If the loan is secured by a wage assignment and is not repaid, the borrower runs the risk of having their wages deducted. Consequently, consumers must be certain that they can fully repay the loan according to its terms before agreeing to its terms.

In exchange for this quick and easy access to cash, borrowers typically pay higher interest rates and fees than are charged on more traditional forms of credit such as credit cards. Problems commonly arise when borrowers are unable to repay the loan when it's due. Many opt to "rollover" the loan for a longer period of time, which compounds the interest rate leading to rapidly mounting debt for the consumer.

## Consumer Rights & Responsibilities

### = PAY BACK YOUR LOAN

Know when your payment is due. Repay the loan on time and in full. Failure to repay the loan on or before its due date can lead to rapidly mounting debt. Additional costs might include: daily interest charges, late charges, collection fees. These costs could lead to legal action against you including wage deductions.

### = PREPAY WITHOUT PENALTY

You have a right to repay the loan before its due date without any prepayment penalty. When a loan is paid in full prior to the due date, the amount of interest paid by the consumer is reduced.

### = TAKE ONLY WHAT YOU CAN AFFORD

Borrow only as much money as you can afford to fully repay when the payment is due. This may be less than the amount you may be eligible to receive.

### = COSTS MUST BE FULLY DISCLOSED

Before you sign the loan contract, understand all interest charges, the Annual Percentage Rate (APR) of the loan, and all fees.

### = READ THE CONTRACT THOROUGHLY

Before you take out a small consumer loan, read the contract thoroughly. Be sure that you understand all the terms of the loan. Once the loan agreement is signed, you are legally responsible to fulfill the obligations in the contract.

### = UNDERSTAND SHORT-TERM NATURE OF THESE LOANS

Small consumer loans are intended to be taken out only for short periods of time. Although these loans are quick and easy to obtain, customers sometimes pay considerably higher prices for the convenience of these loans.



*If you have questions about small consumer loans, call the Illinois Department of Financial & Professional Regulation (IDFPR), Division of Financial Institutions at 1-888-298-8089.*

## Consider Your Options



Small consumer loans are designed for consumers who need to borrow money only for a short length of time. Due to the short-term nature of these loans, these services are not intended to be used by consumers who need to borrow money for a longer period of time.

If you need to borrow money you should explore several different lending options. Contact various lending institutions and compare fees to find the most economical loan that best suits your financial needs. If you are not absolutely certain you can repay the loan at the end of the term, you should seriously consider not taking out a small consumer loan.

Consumers who are experiencing financial difficulty or serious financial setback may wish to obtain assistance from a consumer credit counselor or a debt management company prior to taking out a loan, but beware of unlicensed debt management companies and unlicensed lenders.

To obtain a list of licensed lenders and debt management companies contact the Department of Financial and Professional Regulation, Division of Financial Institutions at 1-888-298-8089, or visit the department's website, [www.idfpr.com](http://www.idfpr.com), where a list of licensees is posted and you can search for individual licensees.

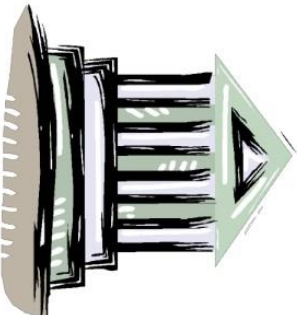
## Contact The Division of Financial Institutions

If you have questions about small consumer loans, please contact the Illinois Division of Financial Institutions at:

Illinois Division of Financial Institutions  
Consumer Credit Section  
100 West Randolph, 9th Floor  
Chicago, Illinois 60601

Or

1-888-298-8089

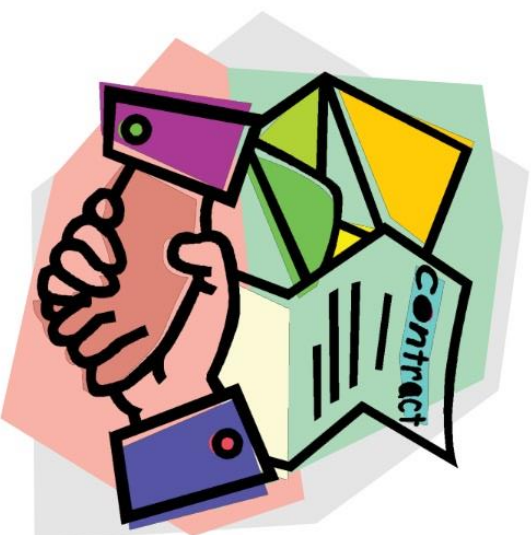


## Borrower's Guide To

# Small

# Consumer

# Loans



Division of Financial Institutions

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*To download this brochure, go to [www.idfpr.com](http://www.idfpr.com).*

*(rev. 3/18/11)*