

CUSTOMER B'S PAYDAY LOAN EXPERIENCE

Date of Loan	Principal	Finance Charge
8/5/00	\$300.00	\$40.00
9/1/00	300.00	80.00
9/16/00	300.00	80.00
9/29/00	400.00	55.00
10/16/00	400.00	110.00
11/1/00	250.00 ²	70.00
11/16/00	250.00	70.00
12/1/00	250.00	70.00
12/16/00	250.00	70.00
1/2/01	250.00	70.00
1/16/01	250.00	70.00
2/1/01	200.00	60.00
2/16/01	200.00	60.00
3/1/01	200.00	60.00
3/16/01	200.00	~ ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
4/3/01	200.00	60.00
4/17/01	200.00	60.00
5/1/01	200.00	60.00 60.00
5/17/01	200.00	60.00
6/1/01	200.00	60.00
6/16/01	200.00	60.00
7/3/01	200.00	60.00
7/16/01	200.00	60.00
8/1/01	200.00	60.00
8/17/01	200.00	60.00
9/6/01	250.00 ⁴	70.00
9/6/01	250.00	70.00
9/18/01	250.00	70.00
9/18/01	250.00	70.00
10/3/01	250.00	70.00
10/3/01	250.00	70.00
10/17/01	250.00	70.00
10/17/01	250.00	70.00
11/3/01	250.00	70.00
11/3/01	250.00	70.00
11/17/01	250.00	70.00
11/17/01	250.00	70.00
Total Finance Charge Paid		\$2,465.00
Total Amount Borrowed		\$450.00
Length of Payday Loan Debt		14 ½ months

¹ Principal amount of loan was increased by \$100.

² Reduced principal means a \$150 payment on principal was made in addition to a finance charge.

³ Reduced principal means a \$50 payment on principal was made plus finance charge.

⁴ Principal amount of loan was increased by \$50.

CUSTOMER C'S PAYDAY LOAN EXPERIENCE

Date of Loan	Principal	Finance Charge
5/18/01	\$250.00	\$70.00
6/1/01	250.00	70.00
6/15/01	250.00	70.00
6/29/01	250.00	70.00
7/13/01	250.00	70.00
7/27/01	250.00	70.00
8/10/01	250.00	70.00
8/24/01	250.00	70.00
9/7/01	250.00	70.00
9/21/01	250.00	60.00
10/5/01	200.00 ¹	60.00
10/19/01	200.00	60.00
11/2/01	200.00	60.00
11/16/01	200.00	60.00
11/30/01	200.00	60.00
12/14/01	200.00	60.00
12/28/01	200.00	60.00
1/11/02	200.00	60.00
1/25/02	200.00	60.00
2/8/02	200.00	60.00
2/22/02	200.00	60.00
3/8/02	200.00	60.00
3/22/02	200.00	60.00
4/5/02	200.00	60.00
4/19/02	200.00	60.00
5/5/02	50.00 ²	25.00
5/3/02	300.00 ³	40.00
5/17/02	350.00⁴	100.00
5/31/02	350.00	100.00
6/14/02	350.00	100.00
Total Finance Charge Paid		\$1,885.00
Total Amount Borrowed		\$550.00
Length of Payday Loan Debt		13 months

¹Reduced principal reflects a \$50 payment on principal plus finance charge.

² Reduced principal reflects a \$150 payment on principal plus finance charge.

³ Principal amount of loan was increased by \$250.

⁴ Principal amount of loan was increased by \$50.