

RENT-A-BANK : CAPITAL COMMUNITY BANK

ROSTER OF PAYDAY AND TITLE LOAN PRODUCTS

CC Connect loan	
Non-Bank Entities	Check Into Cash, Cleveland, TN & Total Loan Services, LLC, Dayton, OH
URL	https://checkintocash.com/arizona/cc-connect-loans-in-arizona/ Available online and at stores in Arizona.
Bank	Capital Community Bank, Provo, UT (FDIC Cert. # 33823)
Product Terms	Installment loan up to \$2,450, repaid in bi-weekly or monthly payments with terms ranging from 6 to 24 months. ¹
Example	\$1,100 borrowed for a 12-month term, monthly payment \$236 at an Annual Percentage Rate (APR) of 224.99%. Total to repay \$2,832.
APR Disclosure	Not on website. APR on loan example on poster at store.
Bank Account	Funds deposited into borrower's bank account. ² Need proof of active account. Schedule bank account payments via Total Loan Services, LLC.
States where Available	AZ, CA, FL, IN, KY, LA, MI, NE, OH, OR, VA, WA, WY ³
Choice of Law	

¹ <https://checkintocash.com/arizona/cc-connect-loans-in-arizona/> Viewed 04/13/2021

² <https://checkintocash.com/faqs/?faq-type=cc-connect#faqs> Viewed 04/13/2021

³ <https://checkintocash.com/rates-and-terms/> Viewed 04/27/2021.

Click on each state to see which loan products offered. Also, search Check Into Cash website for "CC Connect" to identify more states where product is offered.

CC Connect loan	
Non-Bank Entities	QuickCredit.com, Dayton, OH & Total Loan Services, LLC, Dayton, Ohio ⁴
URL	https://www.quickcredit.com/ Domain registered to Think Finance, TX. ⁵ Available online.
Bank	Capital Community Bank, Provo, UT (FDIC Cert. # 33823)
Product Terms	Installment loan \$1,000 up to \$3,000, repaid in bi-weekly or monthly payments. See https://www.quickcredit.com/loan-cost-and-terms
Example	A \$1,000 loan paid bi-weekly in 16 payments costs 225.4% APR.
APR Disclosure	185% to 225% on website.
Bank Account	Active bank account required. Pay by ACH, check or money order.
States where Available	AR, AZ, DE, FL, ID, IN, KS, KY, LA, MI, MS, MO, NE, NM, OH, OK, OR, SC, TN, TX, WA (As of 7.22.21, click on state drop-down on cost-and-terms page.
Choice of Law	Utah (Terms and Conditions).

CC Connect loan	
Non-Bank Entities	LoanMe, Inc, 1900 S. State College Blvd, Suite 300, Anaheim, CA 92806-0101 (In Arizona, LoanMe is licensed as a Consumer Lender, CL #0927568)
URL	https://www.loanme.com/
Bank	Capital Community Bank, Utah
Product Terms	Installment loans of \$600 to \$20,000.
Example	
APR Disclosure	No disclosures for Arizona CC Connect loan. LoanMe charges up to 99% in DE..
Bank Account	Checking account, voided check required. https://www.loanme.com/howitworks
States where Available	AZ, DE, FL, ID, IN, KY, MI, MN, MO, MT, NE, NM, OH, OK, SC, TN, UT, VA, WI. ⁶
Choice of Law	No "Terms" page displayed.

⁴ <https://www.quickcredit.com/about/contact-us> Viewed 04/19/2021

⁵ <https://www.whois.com/whois/quickcredit.com> Viewed 04/19/2021

⁶ <https://www.loanme.com/licensing> In some states "Near Prime" loans made by LoanMe and other loans offered by CC Connect. In 12 states only CC Connect loans, as of 7/22/21.

CC Connect loan	
Non-Bank Entities	SunUp Financial, LLC d/b/a BalanceCredit.com , 33 N. LaSalle Street, Suite 800, Chicago, IL 60102. Arizona CL-#1011822 and CA-1011312. NCP Finance, Ohio, in TX.
URL	https://www.balancecredit.com
Bank	Capital Community Bank, Utah
Product Terms	Installment loans \$500 to \$3,000.
Example	
APR Disclosure	
Bank Account	Bank account required, provide routing and bank account number to receive deposited loan funds. Most loans paid via deductions from bank account.
States where Available	AR, AZ, FL, IN, KS, KY, MI, MN, MT, NE, OK, OR, TN. Also lends in AL, DE, ID, MO, MS, ND, NM, SC, TX, UT, WI without bank
Choice of Law	

Xact	
Non-Bank Entities	Access Financial (Check 'n Go/Allied Cash Advance) , Cincinnati, OH
URL	https://www.xact.com
Bank	Capital Community Bank, Utah
Product Terms	Online \$1,000 to \$5,000 installment loans. 18-month term.
Example	
APR Disclosure	145% to 225% ⁷
Bank Account	Active checking account required.
States where Available	AZ, FL, IN, KS, KY, LA, MI, MN, MO, MS, NE, NV, NM, OH, OK, RI, TN, TX, WA.
Choice of Law	Ohio (Terms and Conditions).

⁷ <https://www.xact.com/how-it-works> Viewed 07/22/2021

ChoiceCash Title Loans	
Non-Bank Entities	Wheels Financial, LLC d/b/a LoanMart
URL	https://www.choicecash.com
Bank	Capital Community Bank, Utah
Product Terms	None.
Example	Loan amount 25 to 50% of vehicle equity.
APR Disclosure	Not disclosed. Website notes a 36% interest <i>reduction rate</i> if loans meet requirements. ⁸
Bank Account	Loans are vehicle-secured, clear title required. Bank account not required.
States where Available	AR, CA, DE, FL, IN, KS, KY, MI, MN, MS, MT, NE, OH, OK, OR, SD, TN, TX, VA, WA, WI, and the District of Columbia ⁹
Choice of Law	Not stated on Terms & Conditions page.

Lendly	
Non-Bank Entities	Lendly, LLC (licensed Collection Agency, AZDIFI #CA-1004190. Dayton, OH) and Direct Capital Partners, LLC (OH) along with affiliate Direct Capital Partners Texas, LLC (WI loans).
URL	https://getlendly.com/
Bank	Capital Community Bank, Utah and Republic Bank of Chicago (Illinois loans) https://getlendly.com/terms-and-conditions
Product Terms	Installment loan \$1,000 up to \$2,000, 20 to 52 bi-weekly payments ranging from \$33.81 to \$144.43 at 99% to 199% APR. Loans repaid via payroll direct deposit or in some states via ACH.
Example	
APR Disclosure	99% to 199% on website. https://getlendly.com/#howitworks
Bank Account	Required if loan repaid via ACH option.
States where Available	AZ, AR, DE, FL, ID, IN, KA, KY, LA, MI, MN, MS, MO, MT, NE, NM, ND, OH, OK, OR, SC, TN, TX, UT, WA, WI, WY.
Choice of Law	Ohio (Terms and Conditions).

⁸ <https://www.choicecash.com/terms-conditions/>

⁹ <https://www.choicecash.com/title-loan-locations/> 07/22/21

CC Connect Installment Loan	
Non-Bank Entities	EZ\$Money Check Cashing, Nebraska; Total Loan Services, LLC, Ohio
URL	https://bellevue-ne.getezmoney.com/cash-advancements/cc-connect-installment-loan-services/
Bank	Capital Community Bank, Utah
Product Terms	In-store installment loans up to \$3,500.
Example	
APR Disclosure	None
Bank Account	Not required
States where Available	NE (Licensed as payday lender in IA, MO, MI, ND, KS). ¹⁰
Choice of Law	Not disclosed.

Rise Loans	
Non-Bank Entities	Elevate Credit, Fort Worth, TX
URL	https://www.risecredit.com/
Bank	Capital Community Bank, Provo, UT
Product Terms	Online installment loans \$500-\$5,000, 7 to 26 bi-weekly payments, 99% to 149% APR. \$2,000 loan, 26 bi-weekly payments, 149.36% APR, \$150 per payment.
Example	
APR Disclosure	99% to 149% on website What It Costs pages
Bank Account	Valid checking account required. Pay by ACH, debit card, check.
States where Available	KS, TN, TX (Rise Loans offered by FinWise Bank in other states where available.)
Choice of Law	Not disclosed.

¹⁰ <https://bellevue-ne.getezmoney.com/company/>

MDG.com	
Non-Bank Entities	MDG USA, Inc. , Wilmington, DE
URL	https://secure.mdg.com
Bank	Capital Community Bank, Provo, UT , through CC Flow division.
Product Terms	Online purchase financing only at MDG.com (electronics/furniture) \$1,000 to \$3,000. Chart of cost examples for various interest rates provided at https://secure.mdg.com/PMTDisclosure.aspx
Example	
APR Disclosure	19% to 35.99%
Bank Account	Application requires a checking or savings account with income deposited recently.
States where Available	No states excluded on website.
Choice of Law	Delaware for Privacy Policy.

CC Flow Line of Credit	
Non-Bank Entities	MoneyKey , Wilmington, DE, parent company Propel Holdings, Inc.
URL	https://www.moneykey.com/
Bank	Capital Community Bank, Provo, UT, through CC Flow division.
Product Terms	Open-end line of credit \$500 to \$3,500.
Example	
APR Disclosure	None. If \$1,000 - \$1,249.99 Average Daily Principal Balance on periodic statement, "Billing Cycle Charge" is \$90 if paid weekly, bi-weekly or semi-monthly or \$180 if paid monthly. If income received on monthly basis, Mandatory Principal Contribution is greater of 6% of the Outstanding Principal Balance or \$30.
Bank Account	Bank account with online banking required.
States where Available	AK, AZ, AR, HI, LA, MN, MT, OK, OR, WY.
Choice of Law	