

Customer Application

Revised 7-24-2017

Date _____

How did you hear about **Instant PayDay**? Letter Post Card Sign Internet Yellow Pages Other

Last Name _____ First Name _____ Middle Initial _____

Street Address _____ City _____ State _____ Zip Code _____ Move in Date _____

Apartment Complex / Apt. Number _____ Landlord _____ Phone _____

Previous Address if less than one year at current _____ City _____ State _____ Zip Code _____ How Long _____

Employer/Source of Income* _____ Phone Number _____ Ext _____ Supervisor _____

Position _____ Date Hired _____ Work Address _____

Take Home Pay _____ Pay Frequency _____ Weekly _____ Bi-Weekly _____ Semi-Monthly _____ Monthly Next Pay Date _____

Scheduled Hours (ex. 8am-5pm) _____ Days Off _____ Day of Week Paid _____

Social Security No. _____ - _____ - _____ Date of Birth _____ - _____ - _____ Home Phone _____ Cell Phone _____

Driver's License # _____ Email Address _____

Previous Employer _____ Phone Number _____ How Long _____

Additional Income* (Source and Amount) _____

***Alimony, Child Support, or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for payment of the obligation.**

Alimony, Child Support Separate Maintenance received under: Court order Written Agreement Oral understanding

Bank Name _____ Bank Routing No. _____ Pay Method Direct Deposit Paper Check

Type of Account Checking Savings Account No. _____ Date Acct Opened _____

PERSONAL REFERENCES (See below for information about our contact with your personal references.)

Name	Address	City/State/Zip Code	Phone #	Relationship

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY BEFORE SIGNING.

Contacts- You understand and agree that Instant PayDay or its agents or third-party service providers (collectively "we," "us" or "our") may verify any information you provide us in connection with your application including, but not limited to, your employment and income. We reserve the right to conduct such verification through third parties. You agree we may contact third parties without further notice to you to verify any such information.

For purpose of collections, you authorize Instant PayDay to contact each personal reference listed above (and other persons) to obtain from such persons your location information, including updated residence, phone number, or place of employment.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Copies- You may request and receive a copy of this Application.

Privacy Policy- You acknowledge to have received a copy of the Company's Privacy Policy.

Email- You authorize the Company to communicate with you via mail and email. If you do not want to receive email communications, you may unsubscribe by following the opt-out procedures in the email or write to us at Instant PayDay, 2013 28th St SW Wyoming, MI 49519.

Updates- You agree to inform us of any changes to the information contained in this application throughout the course of your business relationship with us.

Account Transaction Calls – Auto-dialers, Prerecorded Voice and Text Messages to Your Residential Phone and Your Cell Phone. Receipt of residential and cell phone calls (including text messages) may be subject to charges from your service provider. If you provided a cell phone number as your telephone number above, then you authorize us to call your cell phone (including sending text messages) using an auto-dialers, prerecorded messages, and text messages. These calls will provide account information and services, such as possible transaction approval, payment reminders, and collection efforts. If you do not want such auto-dialed calls, you can withdraw consent by notifying us in writing. If you do not want to receive such text messages about your account, you can withdraw consent by following the opt-out procedures in the message or notifying us in writing at. Instant Cash Advance, 2013 28th St SW Wyoming, MI 49519.

Marketing Calls – Auto-dialers, Prerecorded Voice and Text Messages to Your Residential Phone and Your Cell Phone. By initialing “YES” below you authorize us to call the phone numbers you provided, including your cell phone, _____ and your residential line, _____ with telemarketing calls using an automatic telephone dialing system, prerecorded messages, and text messages. Regardless of this choice for “marketing communications,” by providing your cell phone number, you have consented to receive “account transaction calls” as set forth above. You understand that we are not requiring you to provide authorization for telemarketing calls (including telemarketing text messages) as a condition of obtaining credit and services from us. If you do NOT want to receive marketing calls (including text messages), then initial the line labeled “No” below. If you elect to receive marketing calls (including text messages), then write your initials in the line labeled “YES” below. At any time, you may withdraw your consent by (i) an interactive opt-out mechanism that is announced at the outset of the message and is available throughout the duration of the call; (ii) dialing a number in the prerecorded message to opt-out and register your do-not-call request; or (iii) notifying us in writing. You may withdraw your consent to such text messages by following the opt-out procedures in the message or notifying us at any time in writing. Message and Data rates may apply for text messages.

Please Initial One: YES: _____ or NO _____
(Initials) (Initials)

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter “dispute(s)”). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY** to resolve disputes against us. The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association <http://www.adr.org> or JAMS <http://www.jamsadr.com>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing, and arbitrator’s fees. You will be responsible for your attorney’s fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. **The arbitrator shall not conduct class arbitration.** The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

Applicants Signature

Date

FACTS**WHAT DOES A1 Cash Advance, Instant Payday, and RAC ("Instant Cash") 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- account balances and payment history
- transaction history and checking account information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Instant Cash chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Instant Cash Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-655-0072 or go to <http://www.instantcashadvancecorp.com>

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market me.

Name _____

Address _____

City, State, Zip _____

Mail To:

Instant Cash Advance Corporation, Attn: Opt Out, 2013 28th Street SW, Wyoming, MI 49519

Who we are	
Who is providing this notice?	Instant Cash (deferred presentment service providers in Michigan.)
What we do	
How does Instant Cash 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 Instant Cash collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or provide employment information ■ pay us by check or give us your income information ■ give us your employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies doing business as A1 Cash Advance, Instant Payday, and RAC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Instant Cash does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Instant Cash does not jointly market.</i>
Other important information	