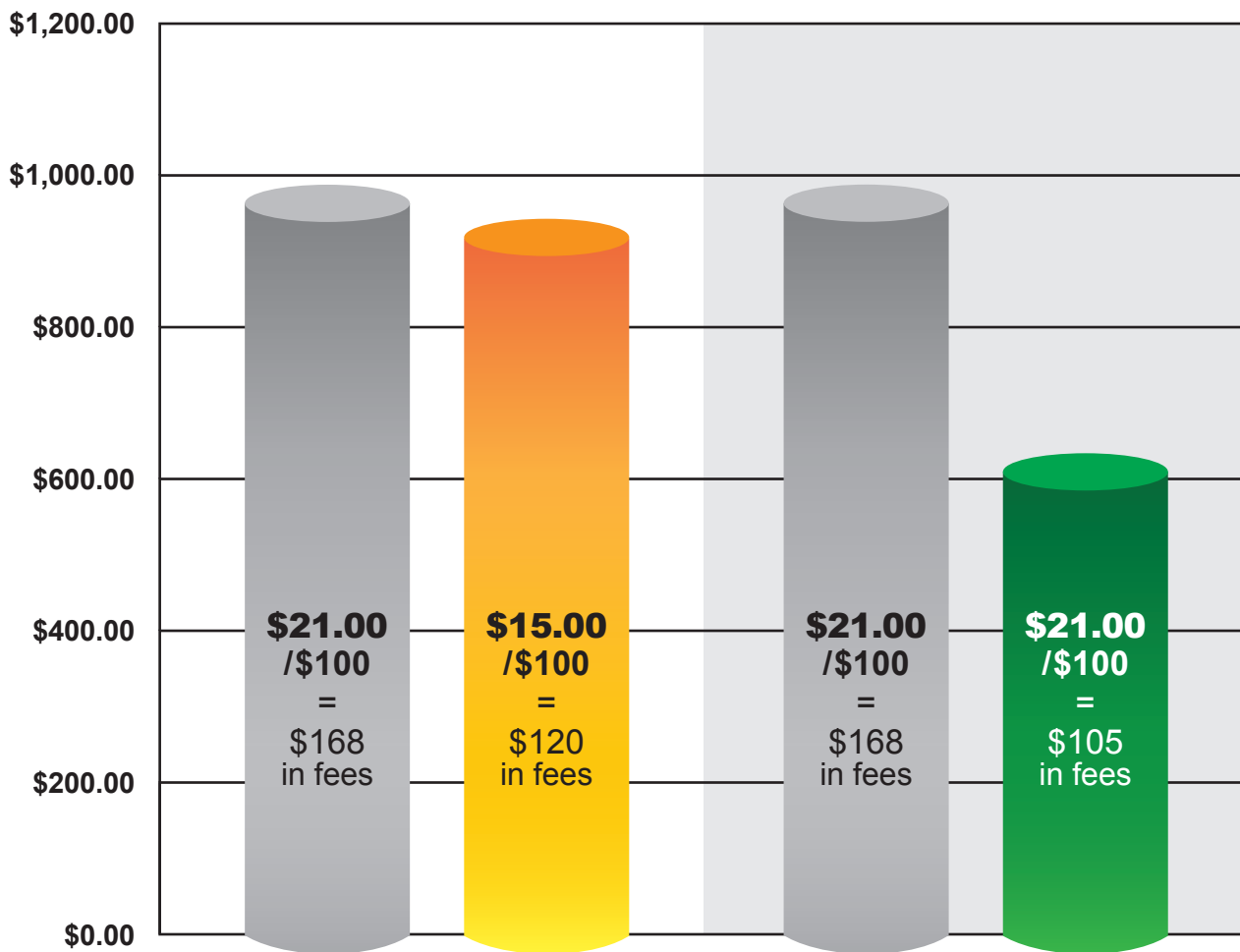


Alternate Fee Schedule

Rate Cap vs. % of Net Pay Cap

Customer's Net Pay is \$1,000.00/ 2 weeks



80% of Net Pay

\$48.00 Savings in Fees

Negligible difference
to the consumer.

80% vs. 50% of Net Pay

\$63.00 Savings in Fees

Greater degree of
consumer protection.