

## EXHIBIT 1

# AMERICAN ADVANCE | INSTANT ONLINE PAYDAY LOANS

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## Instant online payday loans

**in under 2 minutes!**

### American Advance Payday Loans *The online payday loan specialists*

American Advance provides express payday loan services for clients nationwide. Bad credit, slow credit, or no credit? We can help! Our application process is fast, easy and completely secure, with no credit checks or hidden application fees. American Advance will have you approved within minutes, and cash deposited directly to your bank account overnight. We offer flexible repayment options and friendly customer service experts.

Fast, secure and confidential – American Advance, your online payday loan specialists.

 [Apply now](#)

First Name

Last Name

Email

Yes No

Yes  No I am currently employed or receive recurring income regularly

Yes  No I make at least \$1000 per month

Yes  No I currently have an active checking account

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## Frequently Asked Questions

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### Is a payday loan and cash advance the same thing?

Payday loans are short-term personal loans collateralized against your next paycheck(s). For many of our customers it's the easiest and fastest way to emergency cash between paydays. Online payday loans from American Advance are electronically deposited into your checking or savings account overnight, and repaid on your next pay date with an authorized automatic withdrawal.

### Who qualifies for a payday loan?

To qualify for an American Advance payday loan you only need to meet the following requirements:

- Receive income regularly.
- Make at least \$800 a month.
- A checking account in good standing with direct deposit.

We do not perform credit checks, so even if you have bad credit, no credit, or a bankruptcy you can still qualify.

### Do I need to fax anything?

Some lenders do not require you to fax any documents, however sometimes you will be asked to provide some of the following information via a fax:

- Recent bank statement
- Valid ID (drivers license, military ID or state issued ID).
- Current pay stub.
- Personal check marked VOID

### When will I receive the payday loan?

Customers typically receive loan approval within a few hours of applying, and receive the cash advance loan amount via wire transfer overnight!

### Will a poor credit history hurt me?

American Advance doesn't perform credit checks on our payday loans. However we do verify information with several national consumer databases.

### Do I need direct deposit?

Yes.

### Is there an application fee?

Not at this time

### Is my financial information secure?

Please visit our disclosures section.

### How often can I get a payday loan?

You will want to pay off your existing payday loan before getting another one.

### How much money can I borrow?

Your actual loan amount is determined by various factors including state law, income, length of employment, and other outstanding loans.

**How much does a payday loan cost?**

American Advance charges a fee of \$30 for every \$100 borrowed. Please see our Disclosures section for detailed rate information.

**When is my loan due**

Payday loans are usually due when you receive your next paycheck via direct deposit. The standard time for loan repayment is usually no less than seven days and no longer than eighteen days. You may also pay back your loan early without prepayment penalties.

**What are my repayment options?**

An email reminder will be sent to you 3 days before your payday loan is due. American Advance offers flexible payment terms on all our payday loans. There are three payment options available to our clients:

1. You may pay the payday loan in full.
2. You may renew the loan by paying the finance fee and a portion of the principle.
3. You may renew by pay only the finance fee.

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## Disclosures

### Privacy Policy Information

American Advance is committed to protecting our clients privacy. This Privacy Statement explains our views and practices concerning privacy.

"You" or "Your" means you as participant in or as a user of the American Advance site. "We" or "Our" or "Us" means American Advance. "Our site" means americanadvance.com. All information transmitted, printed or otherwise submitted to American Advance via this website shall be deemed to be the property of American Advance and American Advance shall be free to use such information for any lawful purpose as detailed herein. This site contains links to other sites and we are not responsible for the privacy practices or the content of such sites. We reserve the right to release such information to law enforcement or other governmental officials as we, in our sole and absolute discretion, deem necessary to comply with the law.

### Section 1.

#### Collected Information

We automatically collect and/or track the following:

- (1) web page http headers (home server domain names, IP address, type of client computer, and type of Web browser);
- (2) information knowingly provided by you through on-line forms, registration forms, surveys, and/or other entries, such as email addresses, personal, financial or demographic information;
- (3) information, user specific or aggregate, on what pages our visitors access and
- (4) the e-mail addresses of visitors that communicate with American Advance via e-mail.
- (5) Information from outside sources. Information from outside sources regarding their employment, credit and other relationships with our customers or verifying representations made by a customer. Examples include customer employment history, loan balances, balances and bank account information and balances.
- (6) Other general information. Information from outside sources, such as data from public records, that is not assembled or used for the purpose of determining your eligibility for a product or service.

### Section 2.

#### Use of Data Collected

We use your personal, demographic and profile data to enhance your experience at our site and to enable us to present content we think you might be interested in. We use your contact information to send you information about our company and promotional material from our partners. We may also use your personal, demographic and profile data to improve our site, for statistical analysis, for marketing and promotional purposes, and for editorial or feedback purposes for our advertisers. Information collected by us may be added to our databases and used for future e-mails or postal mailings regarding site updates, new products and services, upcoming events, and/or status of orders placed online.

### Section 3.

#### Disclosure of Data to Third Parties

If you choose to provide personal information, it will be used for the following purposes: (1) sharing of your information with trusted third parties such as credit bureaus and or other financial services providers, (2) as required by law and (3) for marketing products and services which we

determine, in our sole judgment, that you might find of interest. We reserve the right to share, rent, sell, or otherwise disclose data we collect to third parties. Any third party we share, rent, sell, or otherwise disclose data to will be carefully prescreened by us, determined by us to be reputable, and will use the personal data for marketing products and services which we determine, in our sole judgment, that you might find of interest.

**Section 4.***Your Opt-Out Rights*

You may opt-out of receiving communications from us and/or our partners by not submitting your information. We also allow you to remove your information from our database. If you remove your information from our database it will no longer be used by us for secondary purposes, disclosed to third parties, or used by us or third parties to send promotional correspondence to you. You can remove your information by using our automated opt-out utility.

**Section 5.***We Do Not Intend To Collect Data From Children*

The information and services provided to us or our affiliates, sponsors, and advertisers are not intended to be viewed by children (under 18 years old). No information collected from children is knowingly used for any marketing or promotional purposes whatsoever, either inside or outside American Advance.

**Section 7.***Our Right To Contact You*

We reserve the right to contact you regarding your account status and changes to subscriber agreements, privacy policy, or any other policies or agreements relevant to you.

**Section 8.***Our Right To Change Policy Information*

We reserve the right to change this policy at any time by notifying you of the existence and location of the new or revised privacy policy or by posting the changes online at our site.

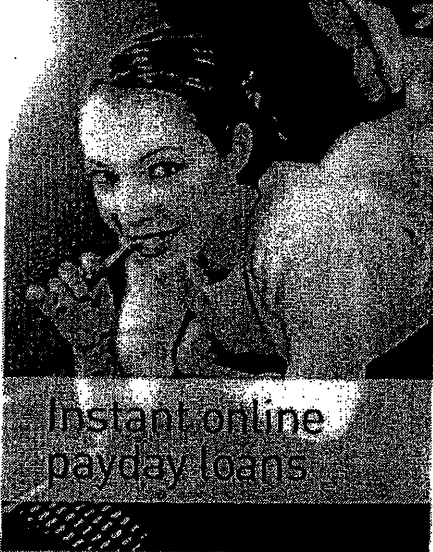
**Notice**

This website does not constitute an offer or solicitation to lend. American Advance is not a lender and does not make loans or credit decisions. American Advance provides a matching service only and is not acting as a representative, agent, or correspondent for any of our Service Providers. American Advance does not endorse any particular Service Provider, or loan product. You are under no obligation to use American Advance's service to initiate contact, or apply for credit with any of our Service Providers. This service is not available in all States. The States this website services may change from time to time and without notice. All aspects and transactions on this site will be deemed to have taken place in the State of Arizona, regardless of where you may be accessing this site. American Advance does not guarantee that completing an application form will result in your being matched with a Service Provider, being offered a loan product with satisfactory rates or terms, or receiving a loan from a Service Provider. There is no charge for you to use American Advance's service.

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## Contact Form

In order to serve you better, please complete the short form below. If you have already completed an application, please use the same email address as used on your application.

A customer support representative will contact you as soon as possible.

Email

Name

Subject  Comments

(Please do not use any html when adding your comments. It will be rejected)

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