Mobiloans Rewards Program Terms and Conditions Effective June 10, 2020

General

These Mobiloans Rewards Program Terms and Conditions (these "Terms and Conditions") govern the Mobiloans Rewards Program ("Program"), and your participation in the Program. The Program allows Mobiloans customers to receive points for certain activities and transactions ("Points"), which accumulate to earn discounted cash advance fees and fixed finance charges[1] on your Mobiloans Credit Account. As used herein, "you" and "your" refers to Mobiloans customers. Undefined capitalized terms used herein shall have the meanings assigned to them in the Mobiloans Line of Credit Account Terms and Conditions.

Earning Points

Mobiloans customers can earn points in the following ways:

- Timely and successfully making minimum due payments;
- Making an additional successful payment of at least fifty dollars ($50) after the minimum payment for that billing cycle has been made;
- Successfully paying in full the outstanding balance of your Mobiloans Credit Account; or
- Engaging in other activities that Mobiloans may designate from time to time in these Terms and Conditions.

Current Point System

The current Point system is as follows:

Activity	Points*
Program enrollment	250
Making an additional successful payment of at least $50.00	250
Timely and successfully making minimum due payments	500
Successfully paying in full the outstanding balance of your Mobiloans Credit Account	1,000

*These point values are subject to change at MobiLoans, LLC sole discretion. MobiLoans, LLC may also issue Points for other activities on an ad hoc or promotional basis from time to time in its discretion.

Points for Enrollment

New Mobiloans customers will be awarded points for starting the Program after they take their first Mobiloans Cash Advance. Current Mobiloans customers that have an active Mobiloans Credit Account and are in good standing will be awarded points for starting the Program after making their next draw. Points earned upon enrollment, are subject to a holding period of seven (7) calendar days so that Mobiloans can

ensure the processing and funding of the initiated draw.

Points for Making an Additional Successful Payment of at Least Fifty Dollars ($50.00).

Points will be awarded to a customer for making an additional payment of at least fifty dollars ($50.00) on the customer's Mobiloans Credit Account towards the customer's outstanding balance when the minimum payment due has already been met for that billing period. Points earned by making an additional, successful payment are subject to a holding period of at least seven (7) calendar days so that Mobiloans can ensure the processing and application of the payment. A customer's payment is not "successful" if any portion of a payment is returned or otherwise cannot be processed. Points will not be awarded for payments that are not successful. Accumulation of points is subject to the Monthly Points Limitations detailed below.

Points for Timely and Successfully Making Minimum Due Payments

Points will be awarded to a customer for making a timely and successful payment on or before their due date for the minimum payment due on the customer's Mobiloans Credit Account. Points earned by making a successful, timely minimum due payment are subject to a holding period of seven (7) calendar days so that Mobiloans can ensure the processing and application of the payment. A customer's payment is not "successful" if any portion of a payment is returned or otherwise cannot be processed or if the payment is not for the entire amount. Points will not be awarded for payments that are not successful. Accumulation of points is subject to the Monthly Points Limitations detailed below.

Points for Successfully Paying your Outstanding Balance In Full

Points will be awarded for paying in full the outstanding balance of your Mobiloans Credit Account. Points earned for paying in full the outstanding balance of your Mobiloans Credit Account are subject to a holding period of seven (7) calendar days so that Mobiloans can ensure the processing and application of the payment. A customer's payment in full is not "successful" if any portion of a payment is returned or otherwise cannot be processed or if the payment does not result in the outstanding balance being paid in full. Points will not be awarded for payments that are not successful. Accumulation of points is subject to the Monthly Points Limitations detailed below.

Monthly Points Limitations

Notwithstanding a customer's Points earning activity, no more than two thousand (2,000) Points will be awarded to any customer per calendar month. Points earned for enrollment in the Program do not count towards the monthly Points limitation.

Other Limitations on Earning Points

Notwithstanding a customer's Points earning activity, Points may not be earned while your Mobiloans Credit Account is past due. If your Mobiloans Credit Account is past due because you extended the payment due date for a minimum due payment, you will be required to successfully make that payment in full before you can start earning Points again. In the event your Mobiloans Credit Account is past due because of a missed, incomplete or returned payment on your Mobiloans Credit Account, you will be required to make three successful minimum due payments before you can start earning Points again (Points will begin again with your fourth successful minimum due payment).

Rewards Discount

The Program allows Mobiloans customers to accumulate Points to earn discounted cash advance fees and fixed finance charges on their Mobiloans Credit Accounts ("Reward Discount"). A customer will be eligible for a Rewards Discount upon reaching the minimum Points required for the Rewards Discount. The Reward Discount will be reflected on the first Periodic Statement which covers the Billing Cycle after the Billing Cycle in which the Reward Discount is achieved. For example, if your Mobiloans Credit Account Statement Due Dates are on the 1st and 16th and you achieve a new Reward Tier on the 24th, the Reward Discount will be reflected on the Periodic Statement that is received on the 16th of the following month. The typical timeframe for the Rewards Discount to be applied is 15-29 days from the date it is achieved. Once the Reward Discount is applied, it will apply for all Billing Cycles going forward. If you have a zero balance at the time the Reward Tier is achieved, these same rules will apply after you take your next Mobiloans Cash Advance. For example, if your Mobiloans Credit Account Statement Due Dates are on the 1st and 16th, you achieve a new Reward Tier on the 24th and take a new Mobiloans Cash Advance on the 28th, the Reward Discount would not be realized until the Periodic Statement issued on the 16th of the following month.

The current Points required to obtain a Reward Discount, and the corresponding Reward Discount, are as follows:

Rewards Level	Points Required	Rewards Discount*
Silver	10,000	10% reduction of the standard Cash Advance Fee and Fixed Finance Charge [1]
Gold	30,000	20% reduction of the standard Cash Advance Fee and Fixed Finance Charge [1]
Platinum	50,000	35% reduction of the standard Cash Advance Fee and Fixed Finance Charge [1]
Diamond	80,000	65% reduction of the standard Cash Advance Fee and Fixed Finance Charge [1]

**The Rewards Discount thresholds are subject to change at MobiLoans, LLC sole discretion.*

The Rewards Discount shown in the chart above will apply to reduce the standard cash advance fees and fixed finance charges1 by the percentage of the Rewards Discount. For example, if the standard Fixed Finance Charge to be assessed on your outstanding principal balance was sixty-five dollars ($65) and you achieved thirty thousand (30,000) points and a twenty percent (20%) Rewards Discount, your new fixed finance charge for the applicable balance would be fifty-two dollars ($52.00). The Rewards Discount will be reflected on your first Periodic Statement issued after the Rewards Discount is earned and will apply for all Billing Cycles going forward.

Modifications to and Termination of the Program

MobiLoans, LLC reserves the right to modify or terminate the Program or any aspect of the Program, including, without limitation, Rewards Discounts, Rewards Discount thresholds, Point values and the criteria by which Points are awarded at any time with notice to you as required by Tribal Law and applicable federal law.

Privacy

MobiLoans, LLC will handle any non-public personal information a customer provides in connection with the Program as described in the Privacy Policy, which can be viewed at Privacy Policy.

Mobiloans contact information

If you have any questions about this Program, please contact Mobiloans by:

Sending a letter to:	MobiLoans, LLC Attn: Customer Service P.O. Box 1409 Marksville, LA 71351
Calling Mobiloans at:	877-836-1518 Monday-Friday 7:00 a.m. to 7:00 p.m. CT Saturday 7:00 a.m. to 3:00 p.m. CT
Emailing Mobiloans at:	support@mobiloans.com