

Real Profit from Average Payday Advance Fee

Assuming an average Payday Advance of \$100 provides a \$15 Fee

\$100 Advance x 391% Annual Percentage Rate x 2-Week Term = \$15 Fee per \$100 Advanced

Publicly Traded Leading Payday Advance Companies	Ticker Symbol	Percent of Revenues TTM Net Income (2/24/09) (1)	Payday Advance Company Profit per \$15 Fee Charged Annual TTM (2/24/09) Net Incomes (1)	Center for Responsible Lending Self Help Credit Union Profit per \$15 Fee Revenues 2008 Net Income of 14% (2)
Advance America	AEA	5.7%	\$0.85	\$2.10
EZCorp	EZPW	11.5%	\$1.73	\$2.10
Cash Amercia	CSH	7.9%	\$1.18	\$2.10
QC Holdings	QCCO	6.7%	\$1.01	\$2.10
Dollar Financial	DLLR	8.3%	\$1.25	\$2.10
Group Average		8.0%	\$1.20	\$2.10

(1) TTM 2/24/09 Net Income Percentage; source: SEC filed 8k & 10k reports

(2) Annual Net Profit Margin of 14% of Revenues; source: www.NCUA.Gov filed financial documents