PRODUCT	STATE	DISCLAIMER	NOTES	Date Added/Updated		
FLEX Loans ONLY	TN ONLY	This is an expensive form of credit. Only borrow what you can afford to pay back. There is no grace period. Interest and fees will be charged every day you keep the money. We recommend you pay more than the minimum payment due. Making only the minimum payment due will result in more interest and fees and take longer to pay your balance.	*These are for FLEX Loan ONLY! Installment loans do not have a minimum payment due so this disclosure would not apply to installment loans.*	4/22/19		
FLEX	CALIFORNIA	Any written or printed communications must include: “Loans made or arranged pursuant to a California Finance Lenders Law license.”				
FLEX	VIRGINIA	Written or printed communications must include: "A grace period applies in Virginia."				
As a side note, we are members of several trade organizations each with their own best practice guidelines. We usually meet most of them in our regular business practices. We are not required to meet them to the letter like we do our state and federal laws. The customer notice that we’ve chosen is short and to the point and meets the spirit of the various trade organizations without using language specific to one or the other.						