

## Responsible Lending Policy

We are not a loan providing service, nor do we represent or endorse any lender. But we are working hard to provide you with access to reliable lenders and match you with the lenders who can offer you loan products according to the information you submit in our online form.

We put maximum efforts to ensure that all the lenders in our network are legitimate loan providers adhering to federal, state and local laws, fair and responsible lending practices and the best practices in the industry.

We understand that short-term loan industry can be puzzling, as it is regulated in many states heavily and differently. For this reason, we provide you with the necessary information and educational material on the industry to answer your questions regarding short-term loans in the USA. In this section we'll provide the basic information regarding the major laws and acts that secure and protect consumers from unfair practices. We encourage you go through this information and read the basics on [How It Works](#), [FAQ](#) and [Rates and Fees](#) pages to understand your credit options better and make only smart and reasonable credit decisions.

## Fair Debt Collection Practices Act

We strictly insist that our lenders follow the guidelines put in place by the Fair Debt Collection Practices Act. We are not a lender, so we will never make any attempt to collect a debt from you. However, our lenders have the right to use all lawful means available to them to collect your debt if your loan is unpaid. They must follow the guidelines of the Fair Debt Collection Practices Act when doing so. These are some of major actions deemed as violations:

- Using any harmful, oppressive, foul or harassing language or tactics in order to collect debt;
- Attempting to contact debtors before 9 a.m. or after 8 p.m. in their local time zones;
- Using deception, falsifying information or misrepresenting a company in order to collect a debt;
- Threaten criminal charges or any legal action when such legal action is not warranted.

Any lender within our network found to be in violation of these guidelines will be immediately removed from our network and reported to law enforcement.

## Fair Lending Act

The purpose of the Fair Lending Act is to ensure that all consumers have equal access to credit despite their age, race, creed, gender, religion or other non-financial factor. The Act ensures that consumers are not discriminated against and that they have access to the loan and other forms of consumer credit as long as these consumers can meet the legal and financial guidelines associated with obtaining such credit. If you feel that you are a victim of discrimination, please contact the Equal Opportunity and Fair Lending Office of your local Consumer Financial Protection Bureau.

## Truth in Lending Act

The Truth in Lending Act was established to ensure that consumers have all of the information about an offer of credit available to them in writing before they take any responsibility and e-sign any contract or decide to extend any credit. Lenders are required to disclose information about the rates, fees, interest and terms associated with loans before they provide any credit to any consumer. Each state has its individual regulations regarding short term lending, and lenders are required to ensure that all offers are in accordance with these regulations.

## State Regulations

Many states have implemented their own regulations for the short term lending industry in an effort to protect consumers. Some of the things individual states regulate include the maximum loan amounts, fees and interest, the number of rollovers that are available and more. The general information about the regulations in specific states can be found in our [Rates and Fees](#) section of this website. You can find the links to the governmental websites with detailed explanation on short term loan regulations and up-to-date rate limits in different states.