

"THE KEYSTONE ADVANTAGE®"

Top Ten Benefits of a Keystone Installment Loan

1. 60-80% lower cost than a payday loan.
2. We never hold your check.
3. Affordable payments, which include both interest and principal.
4. No origination fee.
5. No processing fee.
6. Repay anytime, no penalty.
7. Free credit references.
8. Anytime cash advances.
9. No cash advance fee.
10. Utah company, helping Utah people.



Get the facts online at:

www.KeystoneUT.com

Your Priority Code is:

KEYSTONE FINANCIAL UT®

2732 South State Street
Salt Lake City, UT 84115

Phone 801-**364-2200**
Fax 801-364-2500

Hours: Tue-Fri 9-6, Sat 9-3
(Sun & Mon – Closed)

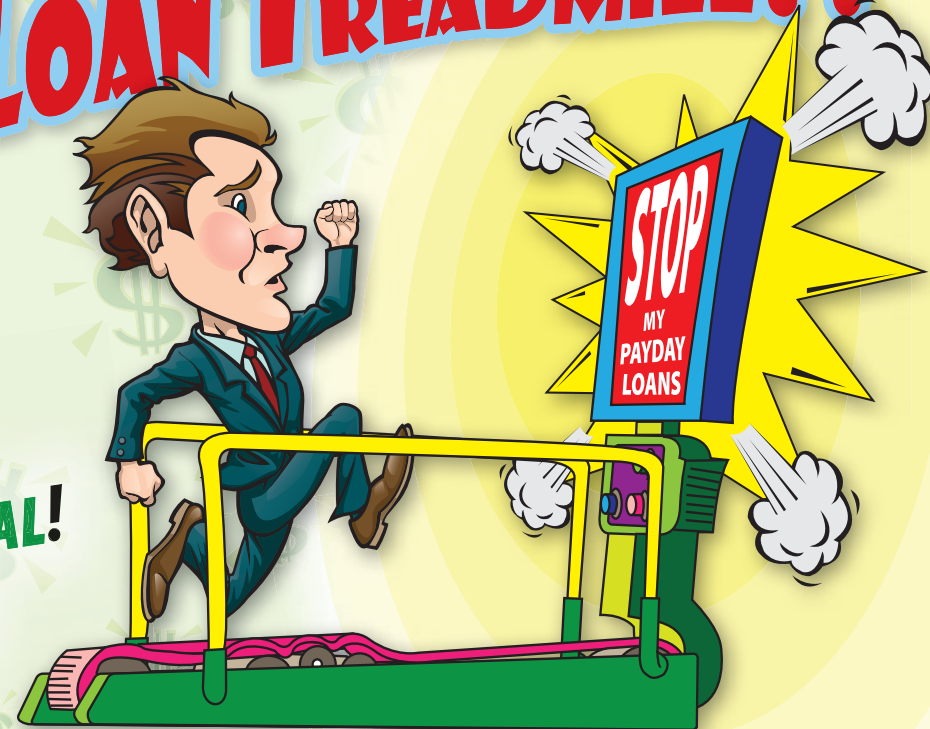
***Eliminate your
payday loans!***

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U.S. POSTAGE
PAID
KEYSTONE
FINANCIAL

WANT TO ESCAPE THE PAYDAY LOAN TREADMILL??

Call or Visit
KEYSTONE FINANCIAL!

www.KeystoneUT.com



KEYSTONE® Loan Application Info.

Application Requirements

- Resident of Utah
- Min. \$2,000/mo. income (At least 4-month job history is preferred.)
- Active phone line
- Active checking account
- At least 18 yrs. of age

Supporting Items Requested

- Utah ID
- Utility Bill
- Car Registration
- Latest Paystub
- Latest Bank Statement

For Consolidation Customers

If you are applying to consolidate/eliminate your payday loans, please bring your latest contract for each payday loan.

Application Processing times

Credit Lines \$1,000 to \$5,000 usually within 2-3 business days
 Consolidation Loans up to \$10,000 usually within 3-4 business days

How to Apply

Loan applications are received at our SLC South Street office from Tuesday through Saturday. Walk-ins are welcome. It is recommended you call ahead with any questions about application requirements, etc.

Fast & Easy

Applying for a keystone loan is fast and easy. It's a one-time, one page application.

Free Consultations

We invite you to request a free consultation to learn how you can eliminate all your payday loans, and see exactly how much you can save.

Results Speak Louder than Words

Over the years, Keystone has helped thousands of sonsumers eliminate their payday loans, and save 60% to 80% on their cost of personal credit. *Let us know if we can help you!*



KEYSTONE® Loan Options

1

Personal Credit Line

\$1,000 to w,000. Affordable, flexible payments. Cost is 60-80% less than a payday loan.

2

Payday Loan Consolidation

Up to \$10,000. Eliminates all your payday loans. Instant savings of 60-80% or more!

Our Mission

Help Utah consumers dramatically lower their cost of personal credit.

Our Service

Keystone is exclusively an installment lender, meaning every Keystone® Loan provides affordable payments that include both interest " principal.

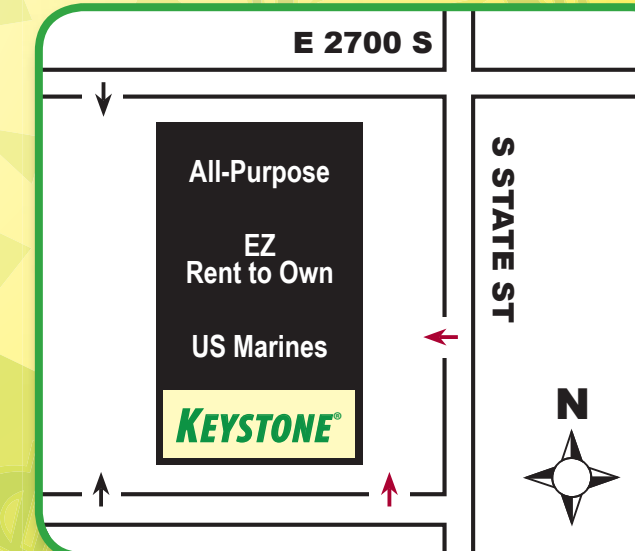
Our Motto

"Treat others as you would want to be treated."

www.KeystoneUT.com

Keystone Savings Guarantee

Any Keystone loan of \$1,500 or more will be at least 70% lower cost than a payday loan.* *We guarantee it!*



* Based on an average of the published fees of the 10 largest Utah payday loan companies.