

## FAQ

### HOW MUCH CAN I BORROW?

New customers may borrow from \$300 to \$2,000 dollars. Qualified returning customers may be approved for more. We look at several factors to determine your loan amount. The factors we consider include your present income, other obligations, history with us and information gathered from third-party data sources.

### DOES IT MATTER IF I HAVE BAD CREDIT OR NO CREDIT?

Bad credit or no credit alone does not determine loan approval, it is just one of the things we consider during the loan approval process.

### WHAT ARE THE MINIMUM REQUIREMENTS TO APPLY FOR A LOAN?

We ask that you meet these criteria for responsible borrowing:

- Recurring and verifiable source of income and minimum annual income of \$25,000
- Meet external and internal underwriting requirements taken in whole or in part
- Have an open and active checking account
- Legally meet all requirements to enter into a contract

### WHAT IS INSTANT BANK VERIFICATION?

Instant Bank Verification (IBV) is a safe and secure process that allows us to temporarily view your bank statements. It will not allow us to access, withdraw, credit or transfer funds from your account.

### HOW DO I RECEIVE MY FUNDS?

Funds can be deposited directly to your debit card, your bank account via ACH, or by check.

### HOW LONG DOES IT TAKE TO RECEIVE MY FUNDS?

It depends on how you choose to get funded. Here are the options:

**Debit Card Direct Deposit:** Funds may be deposited within minutes once your loan is finalized, 24/7.

**ACH Direct Deposit:** Funds may be deposited on the same business day if your loan is finalized before Noon EST. All loans finalized after this time should be deposited by the end of the next business day. Exact availability will be subject to your bank's processing schedules, policies and recognized bank holidays.

**Paper Check:** Typically arrives at your address on file via USPS within 7-10 business days. Faster funding is available via ACH or the same day via your debit card.

## HOW DO I MAKE MY PAYMENTS?

You can pay by ACH draft from your bank account on your due date, or send a personal check, cashier's check, money order, or certified check to the address below and must arrive on or before your due date. Also, you can use your Debit Card as an option to make payments.

Paper Check: Typically arrives at your address on file via USPS within 7-10 business days. Faster funding is available via ACH or the same day via your debit card. Payment address:

Patria Lending  
PO Box 668,  
Weatherford, OK 73096

Attention: Accounts Receivable

## WHEN WILL MY PAYMENTS DRAFT IF IT FALLS ON A WEEKEND OR HOLIDAY?

Any debits to your account for repayment that falls on a Saturday, Sunday, or banking holiday will be debited on the next business day.

## HOW DO I CANCEL MY LOAN?

You may cancel your payment obligations under this Loan Agreement, without cost or finance charges, no later than 3:00 p.m. Eastern time of the next business day immediately following the Disbursement Date. Your right to cancel your loan only applies if your loan either has not funded or, if it has, the funds are returned to us. To cancel your payment obligations on this loan, you must inform us in writing, by or before the Cancellation Deadline, by email to [CustomerCare@PatriaLending.com](mailto:CustomerCare@PatriaLending.com) that you want to cancel the future payment obligations on this loan. If we receive payment of the principal amount via the debit, then both your and our obligations under this Loan Agreement will be rescinded. If we do not receive payment of the principal amount by debit from Your Bank Account, then this Loan Agreement will remain in full force and effect.

## CAN I PAY MY LOAN OFF EARLY?

Of course! We encourage paying your loan back early, which reduces the amount of finance charges. You can pay your outstanding balance at any time without a prepayment penalty—simply visit the My Account login on our website or reach out to our Customer Care team using the methods listed on our [Contact Us](#) page.

## WHO AM I BORROWING FROM?

Patria Lending, LLC is a wholly-owned and operated entity of the Otoe-Missouria Tribe (the "Tribe"). The Company was established for the Tribe's economic benefit and is organized under and operates pursuant to Tribal law. The Otoe-Missouria Tribe is a federally recognized Indian tribe and a sovereign nation, as expressly recognized under federal law. See 75 Fed. Reg. 60,810, 60,811. To learn more about the Otoe-Missouria Tribe, [click here](#).