EXHIBIT B

ACH FEES, SECURITY RESERVE ACCOUNT,
AND FILE DELIVERY TIME SPECIFICATIONS

FIXED FEES:

        Monthly Minimum: $_____

SERVICE FEES:

Per Entry:	$_____
Per Batch:	$_____
Per Return Fee / Notice of Change:	$_____
Per Administrative Return:	$_____ (R02, 03, 04)
Per Unauthorized Return:	$_____ (R05, 07, 08, 10, 29, 51, 52)
Per Proof of Authorization Request:	$_____
Per Prior Return Entry Decline (1):	$_____ (R02, 03, 04, 05, 07, 08, 10, 14, 15, 29, 51, 52)

(1) repeat entry of a prior unauthorized return without an updated ACH authorization submitted to Processor

OTHER FEES:

Billing Return:	$_____
Reserve Unpaid Return:	$_____
Over Limit File Received:	$_____
Sunday Processing, per month:	$_____
Late File Fee:	$_____
Set-Up Fee:	$_____
Annual Audit Fee:	$_____

THE SECURITY RESERVE BALANCE SHALL BE:

Processor and ODFI shall have the right to modify the Security Reserve Amount at any time upon providing the Company written notice. Processor and ODFI reserve the right to debit the Security Reserve Amount for a period of at least one hundred eighty (180) business days after the termination of this Agreement for the purpose of reclaiming funds owed to Processor or ODFI for any fees or returns incurred by Processor or ODFI during the period of the Agreement or for losses Processor or ODFI have incurred due to Company's actions or inactions under the Agreement. All capitalized terms shall have the meaning set forth in the Agreement. The Security Reserve Account shall be established and maintained with the ODFI.

Company agrees that it shall only originate debits through Processor for customers where Company had also transmitted the original loan origination credit through Processor unless such loan origination is conducted via an in-store, non-ACH environment, or where such credits are processed directly with Company's depository financial institution.

FILE DELIVERY TIME SPECIFICATIONS:

All files must be delivered to the Processor by 8:30PM Eastern Standard Time on the banking business day prior to the Effective Entry Date. Any Entry received after this time is deemed to be delivered on the following business day.

Processor Initials _____

Location ID or DBA _____

Company Signature X _____

Name Printed _____

Title _____

Date _____