

## Make Loan Payments:



### PHONE

888.568.0186



### ONLINE

customercare.hcsloans.com



### MAIL

HCS  
P.O. Box 603555  
Charlotte, NC 28260-3555



### MONEY TRANSFER

Western Union – HCS NC  
or MoneyGram – 16462

**Never forget a payment:** Log in online or call today to set up autopay. Have your account number and debit card or bank information prepared.

## I Have An Interest Promotion:

### HOW IT WORKS

Pay off before the end of the promotional period and only pay back what you borrowed. Interest is charged throughout the term. Should you pay in excess of your amount financed, we will credit you.

If you've selected the interest promotion, "Promotional Payoff Option," details will be displayed on your statement.

To maintain eligibility for your interest promotion, you must satisfy these three requirements:

1. Pay the amount financed before your promotional period end date found on the front of your statement.
2. Meet or exceed your minimum amount owed each month.
3. No delinquencies or late payments.

### WAYS TO PAY

To pay off the amount financed by the end of the promotional period, you will need to make one or more payments larger than your minimum amount due.

**Equal Payments:** Make payments equal to {the total amount financed} divided by {the number of months in the promotional period}

**Larger Amounts:** Pay your minimum amount due each month with additional payments when you can so long as your total payments meet or exceed the amount financed.

**Lump Sum:** Pay your minimum amount due each month with one lump sum payment, before the promotional end date, equal to amount financed minus payments made to date.