

**WAC 208-630-570 What must be included in the disclosure referred to in WAC 208-630-560(2)?** The disclosure must be substantially in the following form:

**Your right to rescind (cancel) this loan.** You have the right to **rescind this loan** by returning the amount of the loan in cash, or returning the check given to you by us to our office by the close of business on our next business day following the date of this loan. We may not charge you for canceling the loan and we will return to you, or at your request destroy any postdated check or electronic equivalent authorization you have given to us. If the ACH authorization cannot be destroyed it becomes void if you cancel the loan.

**Your right to an installment plan when you are unable to pay your small loan when it is due.**

If you will be or are unable to pay your loan when it is due, you may convert your loan to an installment plan with us by notifying us on or before the loan's due date. If your loan amount is four hundred dollars or less, you may enter into an installment plan that allows you to pay off your loan in substantially equal payments over ninety days. If your loan amount is more than four hundred dollars, you may enter into an installment plan that allows you to pay off your loan in substantially equal payments over one hundred eighty days.

**An installment plan will allow you** to pay all that you owe without having to pay any additional fees, interest charges or other charge for converting your small loan into an installment plan.

[Statutory Authority: RCW 43.320.040, 31.45.200, and 2009 c 510. WSR 09-24-089, § 208-630-570, filed 12/1/09, effective 1/1/10. Statutory Authority: RCW 31.04.165, 43.320.040, 31.45.030, 31.45.050, 31.45.200. WSR 05-22-009, § 208-630-570, filed 10/21/05, effective 11/21/05.]