

Results of Refund Anticipation Loan / Check Cashing Survey 2002-2003

City	State	Institution	Fee to Cash IRS Tax Refund Check	Fee to Cash Refund Anticipation Loan Check	Fee to Cash Social Security Check	Extra Fees or Higher Rate for Government Check	Does Outlet Make RAL's?	Does Outlet Offer Help with Taxes?
Montgomery	AL	Big Als of Montgomery	? <sup>b</sup>	? <sup>b</sup>	3%	No	No	No
Montgomery	AL	Cash -N- Checks	2.95%	2.95%	1.90%	No	No	No
Montgomery	AL	A & B Check Cashers	? <sup>c</sup>	? <sup>c</sup>	? <sup>c</sup>	No	No	No
Montgomery	AL	Northside Exchange	? <sup>c</sup>	? <sup>c</sup>	? <sup>c</sup>	No	No	No
<b>Average</b>	<b>AL</b>		2.95%	2.95%	2.45%			
Phoenix	AZ	Checkline	3%	3%	3%	No	No	No
Phoenix	AZ	Checkmate	2.90%	2.9% + \$1.00	2.90%	No <sup>n</sup>	No	Yes
Phoenix	AZ	Checksmart (branch 1)	3%	3.90%	3%	No	Yes	Yes
Phoenix	AZ	In and Out Check Cashing	6% + \$0.99	6% + \$0.99	2%	\$0.95	No	No
Phoenix	AZ	Speedy Cash	2.50%	2.50%	2%	\$2	No	No
Phoenix	AZ	Checksmart (branch 2)	3.25%	5.90%	3%	No	No	No
Phoenix	AZ	Cash Checks & More	6.99%	6.99%	2.49%	No	No	No
Tempe	AZ	ACE America's Cash Express	4% + \$3.44 <sup>d</sup>	5%	2% + \$3.44 <sup>d</sup>	No	No	No
Tempe	AZ	Advance America	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>
Tempe	AZ	Bob's Cash Express Inc.	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>
Tempe	AZ	Cash Tyme	-- <sup>e</sup>	-- <sup>e</sup>	-- <sup>e</sup>	-- <sup>e</sup>	-- <sup>e</sup>	-- <sup>e</sup>
Tempe	AZ	ENBI Cambio Cash Checking (Buckeye Payroll Advance) Check \$mart	6.99% <sup>g</sup>	6.99% <sup>g</sup>	6% + \$0.99 <sup>g</sup>	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>
Tempe	AZ	Checkmate	? <sup>k</sup>	2.9% + \$1.00	2.90%	No	Yes	Yes
Tempe	AZ	Money Mart	6.5% <sup>g</sup>	? <sup>k</sup>	4.5% <sup>g</sup>	\$1.29 <sup>o</sup>	Yes	Yes
Tempe	AZ	Money Now (Western Union)	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>	? <sup>a</sup>
Tempe	AZ	Payday People Plus	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>	-- <sup>f</sup>
Tucson	AZ	EZ Cash	4.5% <sup>g</sup>	4.5% <sup>g</sup>	2%	4%	Yes	Yes
Tucson	AZ	ACE Cash Express	4%	4%	2%	\$3.44	No	No
Tucson	AZ	Check Center	3%	3%	3%	No	No	No
Tucson	AZ	Quik Cash	6%	? <sup>b</sup>	3%	No	No	No
Tucson	AZ	Money Mart	6%	2.5% <sup>g</sup>	2.25%	No	No	No
Tucson	AZ	Checkmate	2.90%	? <sup>k</sup>	2.90%	No	No	No
<b>Average</b>	<b>AZ</b>		4.47%	4.08%	2.88%	\$0.74 or 4%		
Brandon	FL	ACE America's Cash Express	3%	3%	2.5% <sup>i</sup>	\$3.49 <sup>i</sup>	No	No
Tampa	FL	American Cash Exchange	1.50%	1.50%	1.50%	No	No	No
Tampa	FL	Amscot	3%	3%	1%	No	Yes	Yes
Tampa	FL	The Check Casher and Financial Center	4% <sup>h</sup>	? <sup>k</sup>	2%	No	Yes	Yes
Tampa	FL	Check Smart	3.5% <sup>g</sup>	? <sup>k</sup>	2.5% <sup>g</sup>	No	Yes	Yes
Tampa	FL	E-Z Check Cashing	1%	3%	1%	No	No	No
Tampa	FL	Money Stop	3%	3%	2.50%	No	No	No
Tampa	FL	Quick Cash Check Cashing	3.25% <sup>g</sup>	3.50%	3.50%	No	No	No
Tampa	FL	24 Hours Checks Cashed	2.15% <sup>i</sup>	? <sup>k</sup>	3.75% <sup>i</sup>	No	No	No
Tampa	FL	USA Checks Cashed	3%	? <sup>k</sup>	2%	No	No	No
<b>Average</b>	<b>FL</b>		2.74%	2.83%	2.23%			
Dorchester	MA	Boston Check Cashers (branch 1)	4%	? <sup>k</sup>	2.75%	No	No	No
Dorchester	MA	Boston Check Cashers (branch 2)	4%	? <sup>k</sup>	2.50%	No	No	No
Dorchester	MA	All Checks Cashed	2%	? <sup>k</sup>	2%	No	No	No
Somerville	MA	The Check Cashing Company	3.75%	? <sup>k</sup>	2.50%	No	No	No
Allston	MA	Check Cashers	3%	? <sup>k</sup>	3%	No	No	No
Cambridge	MA	Boston Check Cashers	4%	? <sup>k</sup>	4%	No	No	No
Watertown	MA	America Check Cashing	2%	3%	2%	No	No	No
Boston	MA	Boston Check Cashers	4%	4%	4% <sup>i</sup>	No	Yes	Yes
East Boston	MA	Central Square Check Cashing Inc	3%	3%	3% <sup>i</sup>	No	No	No
South Boston	MA	South Shore Check Cashing	3.50%	? <sup>k</sup>	2%	No	No	No
Dorchester	MA	All Checks Cashed	3.75% <sup>i</sup>	3.75% <sup>i</sup>	3.75% <sup>m</sup>	\$0.50	No	No
Quincy	MA	Alltown Check Cashing	2.50%	3.5% <sup>i</sup>	2.5% <sup>i</sup>	No	No	No
Brighton	MA	Check Cashers	3%	3%	3%	No	No	No
Somerville	MA	The Check Cashing Company (All Checks Cashed)	2.50%	? <sup>k</sup>	2.5% <sup>i</sup>	\$0.50	No	No
Waltham	MA	Waltham Check Cashing	3%	3%	3%	No	No	Yes
Jamaica Plain	MA	Forest Hills Check Cashing	-- <sup>j</sup>	-- <sup>j</sup>	2.6% <sup>i</sup>	No	No	No
Waltham	MA	American Check Cashing	2%	3%	2.5% <sup>g</sup>	No	No	No
<b>Average</b>	<b>MA</b>		3.13%	3.28%	2.80%			
Woodlawn	MD	AA State Check Cashing	2%	4%	2%	No	Yes	Yes
Baltimore	MD	ACE Cash Express	4%	4%	2.50%	\$1	No	No
Baltimore	MD	Baltimore Check Cashing, Inc.	3%	3%	2.60%	No	No	Yes
Baltimore	MD	Cash Plus	2%	2%	2%	No	No	No

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Severn	MD	Chextop of America Inc	2%	2%	2%	No	No	No
Baltimore	MD	Hilltop Check Cashing	1.25%	1.25%	1.25%	No	No	No
Randallstown	MD	Pimlico Check Cashing	2%	3%	2%	No	No	No
Gaithersburg	MD	America's Cash Express	2%	4%	2%	\$3	No	No
Wheaton	MD	Glennmont Check Cashing	3%	3%	2%	No	No	No
Silver Spring	MD	EZ Check Cashing	2%	2%	2%	No	No	No
Rockville	MD	Cash 4 U	2% <sup>1</sup>	3%	3%	No	Yes	Yes
Germantown	MD	Germantown Check Cashing	3% <sup>9</sup>	5%	2.5% <sup>9</sup>	1%	No	Yes
<b>Average</b>	<b>MD</b>		2.35%	3.02%	2.15%			
Staten Island	NY	MTW Check Cashing	1.40%	1.40%	1.40%	No	No	Yes
Staten Island	NY	Check Depot	1.40%	1.40%	1.40%	No	No	No
Staten Island	NY	Fortune Check Cashing	1.40%	1.40%	1.40%	No	No	No
Staten Island	NY	Greenridge Check Cashing	1.40%	1.40%	1.40%	No	No	No
Staten Island	NY	Jewett Check Cashing Inc	1.40%	1.40%	0.70%	No	No	No
Staten Island	NY	Richmond Hill II Check Cashing	1.40%	1.40%	1.40%	No	No	No
New York	NY	Avenue D Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
New York	NY	10th Avenue Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
New York	NY	Castle Financial Services	1.40%	1.40%	1.40%	No	No	No
New York	NY	NYC Cash Express	1.40%	1.40%	1.40%	No	No	No
New York	NY	Glass OC JR Check Cashing	1.40%	1.40%	1.40%	No	No	No
New York	NY	Park Check Cashers Inc	1.40%	1.40%	1.40%	No	No	Yes
New York	NY	Lazer Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
New York	NY	A & A Check Cashing Corp	1.40%	1.40%	1.60%	No	No	No
New York	NY	G & R Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
New York	NY	Broadway Check Cashing Service Inc	1.40%	1.40%	1.40%	No	No	No
Brooklyn	NY	B & H Check Cashing Inc	1.40%	1.40%	1.40%	No	No	No
Brooklyn	NY	Cebco Check Casher Corp	1.10%	1.10%	1.40%	No	No	No
Brooklyn	NY	David's Check Cashing Inc	1.40%	1.40%	1.40%	No	No	No
Brooklyn	NY	Pay-O-Matic	1.40%	1.40%	1.40%	No	No	No
Brooklyn	NY	WJJ Check Cashing	1.40%	1.40%	1.40%	No	No	No
Brooklyn	NY	U-Rove Check Cashing Corp	1.40%	1.40%	1.40%	No	No	Yes
Brooklyn	NY	M & B Check Cashing Corp	1.40%	1.40%	1.40%	No	No	Yes
Brooklyn	NY	American Eagle Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Brooklyn	NY	Challenger Check Cashing	1.40%	1.40%	1.40%	No	No	Yes
Brooklyn	NY	Ridge Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	All American Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	Wink Check Cashing	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	Peekskill Check Cashing	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	CIB Check Cashing	-- <sup>1</sup>	-- <sup>1</sup>	1.40%	No	No	No
Bronx	NY	RDC Payroll Services	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	Mara Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	Action Check Cashing Inc	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	Rite Check Cashing Inc	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	Tri-Star Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Bronx	NY	V & V Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Jamaica	NY	Power Payrolls Inc	1.40%	1.40%	1.40%	No	No	No
College Point	NY	College Point Check Cashing Inc	1.40%	1.40%	1.40%	No	No	No
Bayside	NY	Bel Air Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Long Island City	NY	KAF Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Far Rockaway	NY	Mott Ave Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
Middle Village	NY	SAM Moneyshop	1.40%	1.40%	1.40%	No	No	No
Woodside	NY	Whitestone Check Cashing	1.40%	1.40%	1.40%	No	Yes	Yes
Rosedale	NY	Neighborhood Check Cashing	1.40%	1.40%	1.70%	Yes	Yes	Yes
Flushing	NY	Bisa Check Cashing	1.40%	1.40%	1.40%	No	No	Yes
Maspeth	NY	MMR Check Cashing Corp	1.40%	1.40%	1.40%	No	No	No
<b>Average</b>	<b>NY</b>		1.39%	1.39%	1.40%			
Columbia	SC	ACE Cash Express (branch 1)	2%	4%	2.25% <sup>9</sup>	No	No	No
Columbia	SC	ACE Cash Express (branch 2)	2%	4%	2%	No	No	No
Columbia	SC	Advance on Checks	? <sup>a</sup>	? <sup>a</sup>	2%	No	No	No
Columbia	SC	Cash-O-Matic	2%	3%	2%	No	No	No
Columbia	SC	Check World	2%	7%	1%	No	No	No
Columbia	SC	Checks Plus	2%	3%	2%	No	No	No
Columbia	SC	Chextop of America Inc	2%	2%	2%	No	No	No
Columbia	SC	Columbia Check Casher	2%	4%	2%	No	No	No
Columbia	SC	EZ Check Cashing (branch 1)	1%	3%	1.84%	No	No	No
Columbia	SC	EZ Check Cashing (branch 2)	2%	3%	2%	No	No	No
<b>Average</b>	<b>SC</b>		1.89%	3.67%	1.91%			
Richmond	VA	Check Mate Check Cashing (branch 1)	3%	3%	2.17% <sup>9</sup>	\$2.50	No	No
Richmond	VA	Check Mate Check Cashing (branch 2)	3%	3%	1.75%	\$2.50	No	No

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Richmond	VA	Anykind Check Cashing (new name Check City)	6%	6%	1.70%	\$0.39	No	Yes
Richmond	VA	Neighborhood Financial Service Center	? <sup>k</sup>	? <sup>k</sup>	4%	No	No	No
Richmond	VA	Checks Cashed Etc.	3%	3%	2%	\$0.25	No	No
Richmond	VA	Checks Cashed and More	3%	3%	2%	No	No	No
<b>Average</b>	<b>VA</b>		3.60%	3.60%	2.27%			
Milwaukee	WI	Big Deal Check Cashers	3%	3%	1.60%	No	No	No
Milwaukee	WI	Cash Land Check Cashing	3%	3%	1.75%	No	No	Yes
Milwaukee	WI	The Check Cashing Place	3%	3%	1.70%	No	No	Yes
Milwaukee	WI	Check World	3%	3%	2%	No	No	No
Milwaukee	WI	Milwaukee Check Cashers	2.50%	2.50%	1.50%	No	No	No
Milwaukee	WI	Money Express	3%	3%	1.75%	No	No	No
Milwaukee	WI	Speedy Loan	3%	3%	1.67%	No	No	No
<b>Average</b>	<b>WI</b>		2.93%	2.93%	1.71%			

Average among states	2.83%	3.08%	2.20%
Average among all who charge			\$1.80
Average increased percentage			2.50%

<sup>a</sup> Would not offer information over the phone

<sup>b</sup> Have not decided if they will offer this service

<sup>c</sup> Would not offer information over the phone or in person

<sup>d</sup> \$2.00 membership fee plus \$1.44 fee. Membership fee expires if not used for 6 months

<sup>e</sup> Phone number not in service or no answer.

<sup>f</sup> Misidentified in phone book. Not a check cashing outlet.

<sup>g</sup> Based on range provided.

<sup>h</sup> If less than \$2,000, additional \$1.50 fee

<sup>i</sup> Based on \$2,000 check

<sup>j</sup> Do not offer this service

<sup>k</sup> No response recorded

<sup>l</sup> \$3 sign up fee first time customer or \$0.49 transaction fee

<sup>m</sup> For first time customers

<sup>n</sup> Government Checks exempt from \$1.00 fee

<sup>o</sup> Lifetime membership \$6.00