



PRIVATE PLACEMENT MEMORANDUM



CONFIDENTIAL



THE OPPORTUNITY

The World is moving into a new Cyber Civilization some are calling the Third Industrial Revolution. QuickCash4Less can EASILY SCALE and compete in this market.

MARKET TRENDS

This packet represents the culmination of five (5) years of Research, Development and Testing. Over 27,000 hours and close to \$1m have been invested in this cutting-edge project. Our results speak for themselves, and to say I am pleased is an understatement.

The following pages show what we have done and what we can do. Please take 15 minutes to seriously consider GRABBING a Small Piece of the new Cyber Civilization. Few people outside the industry fully understand "why" and "how" Customers use our service.

Enova (NYSE: ENVA) is one of the largest ONLINE lenders in the world. Q4 2024 Net was +\$64M (up 83%) over Q4 2023, and Q1 2025 Net was +\$73M (up 51%) over Q1 2024.

The World is moving into a new Cyber Civilization some are calling the Third Industrial Revolution. QuickCash4Less can EASILY SCALE and compete in this market.

Tom Bilyeu says, "The business world is splitting in two right now. Those who understand this shift, and those who will get left behind. This isn't about using AI tools to make work

easier, it's about completely rethinking what a business can be. AI isn't a tech shift, it's a complete reset. The question is whether you'll be ahead of this curve or crushed by it." QC4L is ahead of it!

Join Our Mission to Provide a Safety Net for U.S. households, and Save them \$500M (Half a BILLION) in NSF fees. A small group of the right investors CAN Revolutionize Borrowing in Louisiana, Texas and beyond.

Michael Troy McCullen, Founder
QuickCash4Less.com
(225) 931-3353

PROSPECTUS

ABOUT THE COMPANY

Louisiana's First 100% Mobile, Online Small-Loan Platform provides a faster, cheaper socially-conscious alternative to payday loans and addresses one of America's most overlooked financial burdens — NSF fees.

THE PROBLEM

NSF fees cost U.S. households \$26B annually and disproportionately impacts those living paycheck to paycheck. Banks and merchants charge an average of \$60.00 (per NSF check) which traps working families in a cashflow crisis.

THE SOLUTION

This new System uses cutting edge technology and AI to offer low-barrier, transparent Small-Loans to those in need. The fee on a \$75.00 loan is \$35.00 less than (1) NSF check and \$95.00 less than (2) NSFs. Customers can SAVE \$1,140.00 annually by avoiding (2) NSFs per month. 70% of NSF fees hit bank balances of \$237-\$439. (AP/CFPB)

Proof of Concept

- Built – Robust Mobile Tech and Marketing Infrastructures
- Received – Over 100,000 Online Applications in the FIRST 30 days
- Funded – 1,000s of cashless, paperless Online Loans
- Received – Over 500 Google Reviews (4.6-Stars)

Market Opportunity

- \$35B Global Market projected to reach \$50B by 2030 (CAGR 42.8%)
- Louisiana ranks 2nd in Online searches in the U.S.
- 5% of adults (231K in LA/1.54M in TX) use Small-Loans as a Line of Credit (LOC) 10-12 times a year

Why QC4L?

- Built by Michael Troy McCullen – Scaled Finance America to 53 locations, \$200M+ in loans, \$65M in fees
- 40 months of Research & Development and 20 months of Testing (COMPLETED)
- Unique Fee-based model (not Interest-based). Rates CAPPED at 20% (no hidden fees, compounding or rollovers)

Investment, Growth & Exit Strategy

- Raise #2: \$2.0M for Louisiana expansion and 10-month breakeven
- Raise #3: \$4.0M for Texas (+ 3 other States \$8.0M)
- Sell operations in five (5) states for \$195M
- **Projected ROI (2025–2031):**
 - Louisiana (Build & Keep): Average Annual ROI = 47.2%
 - Louisiana (Build & Sell): Average Annual ROI = 87.4%
 - 5-States (Expansion & Exit): Average Annual ROI = 377.8%

EXECUTIVE SUMMARY

QuickCash4Less.com (QC4L)—Louisiana's First 100% ONLINE Small-Loan Company

THE PROBLEM

NSF Fees (Non-Sufficient Funds) hit working families hardest—especially those living paycheck to paycheck. These fees disproportionately affect lower-income households and create a Cycle of Debt that's difficult to escape. 9,452 financial institutions charge NSF Fees. 2023 NSF Revenue exceeded \$26B (Statista). The average NSF check = \$66.00 (FDIC), average bank fee + merchant fee = \$60.00 (per NSF check) and average payback = \$126.00 (2,273% APR if paid in 4 days).

THE SOLUTION

QuickCash4Less.com (QC4L) offers Louisiana's First Mobile, ONLINE Small-Loan Platform—a cheaper, tech-driven alternative to payday loans. The fee on our \$75.00 loan is \$35.00 less than (1) NSF check and \$95.00 less than (2) NSF's.

THE COMPANY

QC4L has completed 40 months of Research & Development (R&D), 20 months of Testing/Proof of Concept and is well positioned for expansion in the Industry's fastest-growing niche:

- 1) 100,000+ applications received in the first 30 days,
- 2) Thousands of cashless, paperless Online Loans funded,
- 3) 4.6-Stars from 500+ Google Reviews, and
- 4) Robust Mobile Tech and Marketing Infrastructures built.

THE INDUSTRY

Louisiana's Deferred Presentment and Small Loan Act (1999) regulates loans not offered by banks or finance companies. Most competitors operate outdated storefronts (Blockbuster model), but QC4L has Built the Future (Netflix model) with a Mobile, Online approach. The Global Market is valued at \$35B and expected to reach \$50B by 2030 (42.8% CAGR). QC4L loans are Fee-based (not Interest based). Rates are CAPPED at 20% of the loan amount plus a \$10 documentation fee. Example: \$200.00 loan = \$250.00 payback with no hidden fees, compounding interest, rollovers or criminal penalties allowed.

THE CUSTOMER

5% of the population (231K in LA/1.54M in TX) use Small-Loans as a Line of Credit (LOC), borrowing 10-12 times annually to bridge cashflow gaps, and Louisiana ranks 2nd highest in Online searches. During R&D/Testing, 80% of borrowers used their Cellphones and embraced QC4L's faster, easier Online option. QC4L is available 24/7 in all 64 parishes.

EXECUTIVE SUMMARY

QuickCash4Less.com (QC4L)—Louisiana's First 100% ONLINE Small-Loan Company

ONLINE LENDING IS BOOMING

Enova (NYSE: ENVA) is an Industry Online lender (See their incredible results: www.enova.com). Q4 2024 profit = \$64M (up 83%) and Q1 2025 profit = \$73M (up 51%). QC4L has been built to SCALE and COMPETE.

CLEAR VISION

- **Serve 25,000 Louisiana Customers, and Create 200+ quality jobs**
- **Scale into neighboring States and beyond, and Serve 250,000 Customers**
- **Provide a financial safety net for U.S. Households, and Save them \$500M+ in NSF Fees**
- **Follow the Proforma (the Map), and Deliver strong ROI to Investors**

THE RAISES

- Almost \$1.0M has been invested in Research/Development/Testing/Proof of Concept (Completed)
- Raise #2: \$2.0M (Current) – Expand Louisiana, build receivables and break-even in 10 months
- Raise #3: \$4.0M (Next) – Launch Texas, build receivables and break-even in 10 months (+3 other states \$8.0M)

CLEAR PATHS TO INVESTOR RETURNS

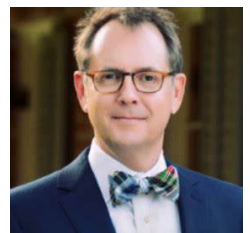
- IPO as we scale nationally,
- Strategic Exit to a major Fintech or Private Equity firm (\$195M target), or
- Maintain Company (sustainable cashflow machine) for High-Yield Dividends..

PROJECTED ROI - (2025-2031)

- LOUISIANA (BUILD & KEEP): = 47.2% AVG ANNUAL ROI
- LOUISIANA (BUILD & SELL): = 87.4% AVG ANNUAL ROI
- FIVE (5) STATES (SCALE & SELL): = 377.8% AVG ANNUAL ROI

THE LEADERSHIP

Michael Troy McCullen co-founded Trolly Corp dba Finance America (1997), which became Louisiana's largest Small-Loan Company—53 storefronts opened, 25,000 customers served, \$200M+ loaned, \$65M+ in fees collected, NET profit increased annually (except two). As the LA State Association President/Lobbyist, he helped regulate the Industry (1999). He sold his interests in Finance America (2018) and founded QC4L (2019).



RESULTS OF RESEARCH AND DEVELOPMENT (R&D) AND TESTING

QuickCash4Less.com (QC4L)—Louisiana's First 100% ONLINE Small-Loan Company

- **First of Its Kind:** Louisiana's FIRST 100% cashless, paperless ONLINE Small-Loan Company. Applications accepted 24/7 from Mobile Devices, Desktops and Laptops.
- **Proven Market Demand:** Over 100,000 ONLINE Applications were received during our first LIVE month. We showed Proof of Concept, and 1,000s of ONLINE Loans were processed and funded. Customer response was AMAZING!
- **Expansive Market Reach:** All 64 Louisiana Parishes are served 24/7. Our ONLINE Company can easily SCALE into 37 states (2,300 counties) with a population of 253 million people and 12 million potential Customers (5%).
- **Significant Reduction in Bad Debt:** Original Bad Debt was reduced from 107.0% to 27.5%. Lower Charge-Offs produce stronger financial returns.
- **High Revenue Potential:** We showed \$100,000 in good Accounts Receivable (AR) can generate 200% of itself in annual fees with scalability to 400%.
- **Effective Marketing Strategies:** Ad campaigns can generate 30-40 New Loans per day or 600-800 per month. Word of mouth advertising spread like wildfire. We are building a Company that Helps People in Need and Saves them Money.
- **Preference for Online Lending:** Customers overwhelmingly chose our ONLINE option over Storefronts because it saved them time and money. 80% preferred using Cellphones to conduct business because they didn't have to leave work or home.
- **Comprehensive Training Program:** We created a 100-page training manual to ensure easy onboarding for fast, future expansion.
- **Strong Customer Satisfaction:** 500+ Google Reviews (4.6 STARS)
 - **5-Star Google Review** - "Thank you so much for your grace and empathy Mr. Troy. The world is a better place because of you!!! Many thanks to you and your team. God bless and keep you." - from DeJaun
 - **5-Star Google Review** - "This is a great company with a plan to get you out of a bind without getting you into trouble. Call them! Thank you, Troy and your team for being there when unforeseen circumstances arose. You were there to help!" - from Jessica O

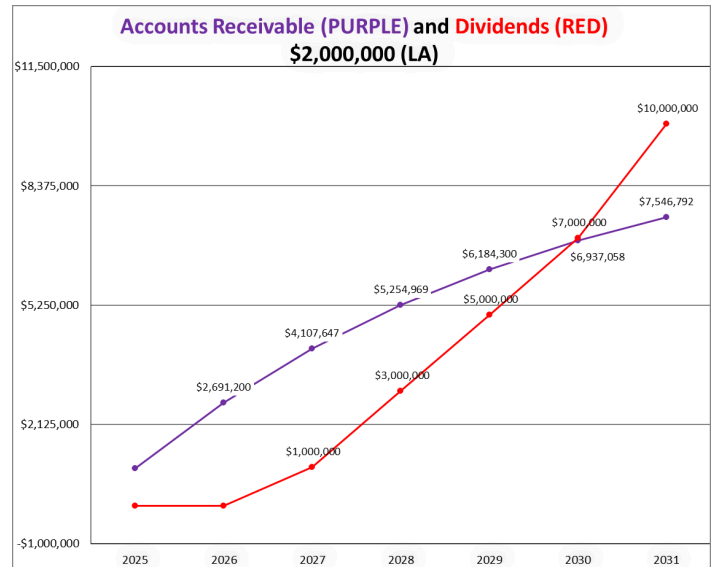
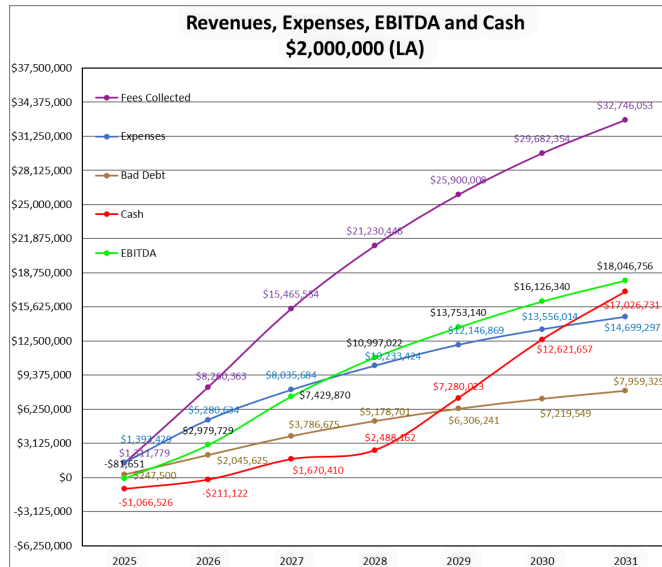
ROI SCENARIOS

QuickCash4Less.com (QC4L)—Louisiana's First 100% ONLINE Small-Loan Company

#1	LOUISIANA ONLY (1 State)		LOUISIANA ONLY (1 State)		Opinion
	Dividends/Cash Only 2025-2031		SELL in 2032		
	\$ 26,000,000	Dividends	\$ 54,140,268	3Xs EBITDA	
	\$ 17,026,731	Cash	\$ 17,026,731	Cash	
	\$ 43,026,731	Total	\$ 71,166,999	Total	
	\$ 100,000	LOUISIANA Investment	\$ 100,000	LOUISIANA Investment	
	\$ 430,267	Return on One (1) Unit	\$ 711,670	One (1) Class A Unit	
	330.3%	Total ROI % (7 years)	611.7%	Total ROI % (7 years)	
	\$ 61,467	Average Annual Return	\$ 101,667	Average Annual Return	
	47.2%	Average Annual ROI	87.4%	Average Annual ROI	Least Likely
#2	LOUISIANA and TEXAS (2 States)		LOUISIANA and TEXAS (2 States)		
	Dividends/Cash Only 2025-2031		SELL in 2032		
	\$ 42,000,000	Dividends	\$ 134,653,592	3Xs EBITDA	
	\$ 37,762,354	Cash	\$ 37,060,100	Cash	
	\$ 79,762,354	Total	\$ 171,713,692	EXIT Price	
	\$ 100,000	LOUISIANA Investment	\$ 100,000	LOUISIANA Investment	
	\$ 797,624	Return on One (1) Unit	\$ 1,717,137	Return on One (1) Unit	
	697.6%	Total ROI % (7 years)	1617.1%	Total ROI % (7 years)	
	\$ 113,946	Average Annual Return	\$ 245,305	Average Annual Return	
	99.7%	Average Annual ROI	231.0%	Average Annual ROI	Most Likely
#3	LA, TX, MO, AL, MS (5 States)		LA, TX, MO, AL, MS (5 States)		
	Dividends/Cash Only 2025-2031		SELL in 2032		
	\$ 61,000,000	Dividends	\$ 225,663,368	3Xs EBITDA	
	\$ 48,829,521	Cash	\$ 48,829,521	Cash	
	\$ 109,829,521	Total	\$ 274,492,889	EXIT Price	
	\$ 100,000	LOUISIANA Investment	\$ 100,000	LOUISIANA Investment	
	\$ 1,098,295	Return on One (1) Unit	\$ 2,744,929	Return on One (1) Unit	
	998.3%	Total ROI % (7 years)	2644.9%	Total ROI % (7 years)	
	\$ 156,899	Average Annual Return	\$ 392,133	Average Annual Return	
	142.6%	Average Annual ROI	377.8%	Average Annual ROI	Target

FINANCIALS/PRO FORMA - LA

QuickCash4Less.com (QC4L)—Louisiana's First 100% ONLINE Small-Loan Company

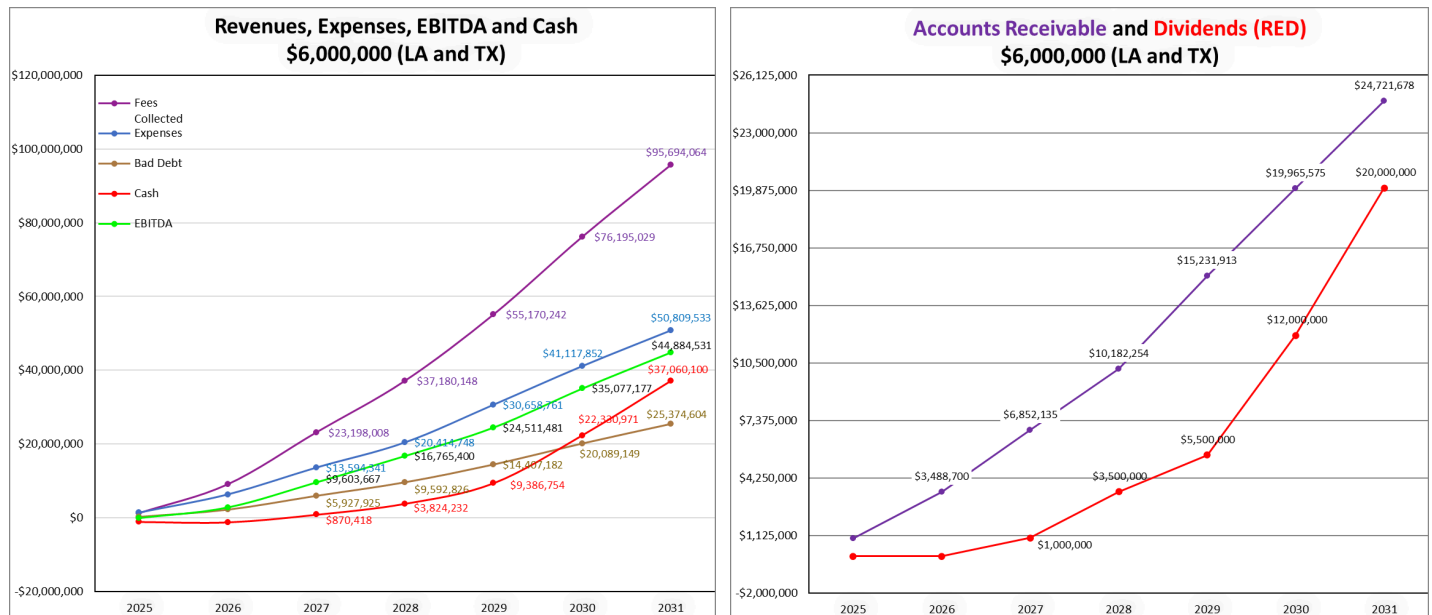


Key									
New Customers per Month		100		200		300		400	
Monthly Advertising Budget		\$ 10,000		\$ 20,000		\$ 30,000		\$ 40,000	
		\$ 50,000		\$ 60,000		\$ 70,000		\$ 80,000	
		2025	2026	2027	2028	2029	2030	2031	
Fees Collected		\$ 1,311,779	\$ 8,260,363	\$ 15,465,554	\$ 21,230,446	\$ 25,900,008	\$ 29,682,354	\$ 32,746,053	
Expenses		\$ 1,393,429	\$ 5,280,634	\$ 8,035,684	\$ 10,233,424	\$ 12,146,869	\$ 13,556,014	\$ 14,699,297	
Bad Debt		\$ 247,500	\$ 2,045,625	\$ 3,786,675	\$ 5,178,701	\$ 6,306,241	\$ 7,219,549	\$ 7,959,329	
EBITDA		\$ (81,651)	\$ 2,979,729	\$ 7,429,870	\$ 10,997,022	\$ 13,753,140	\$ 16,126,340	\$ 18,046,756	
Cash		\$ (1,066,526)	\$ (211,122)	\$ 1,670,410	\$ 2,488,162	\$ 7,280,023	\$ 12,621,657	\$ 17,026,731	
# In Good Standing		3,900	11,136	16,997	21,745	25,590	28,705	31,228	13.70%
# of Transactions		21,600	134,640	251,856	345,635	421,595	483,123	532,961	
Accounts Receivable		\$ 966,875	\$ 2,691,200	\$ 4,107,647	\$ 5,254,969	\$ 6,184,300	\$ 6,937,058	\$ 7,546,792	
Dividends		\$ -	\$ -	\$ 1,000,000	\$ 3,000,000	\$ 5,000,000	\$ 7,000,000	\$ 10,000,000	
# of Parishes		64	81	232	354	453	533	598	651
Population	4,559,475	5% use our service							
	227,974	Potential Customers							

ADDITIONAL FINANCIALS ARE PROVIDED AS ATTACHMENTS TO THIS DOCUMENT.

FINANCIALS/PRO FORMA - LA & TX

QuickCash4Less.com (QC4L)—Louisiana's First 100% ONLINE Small-Loan Company



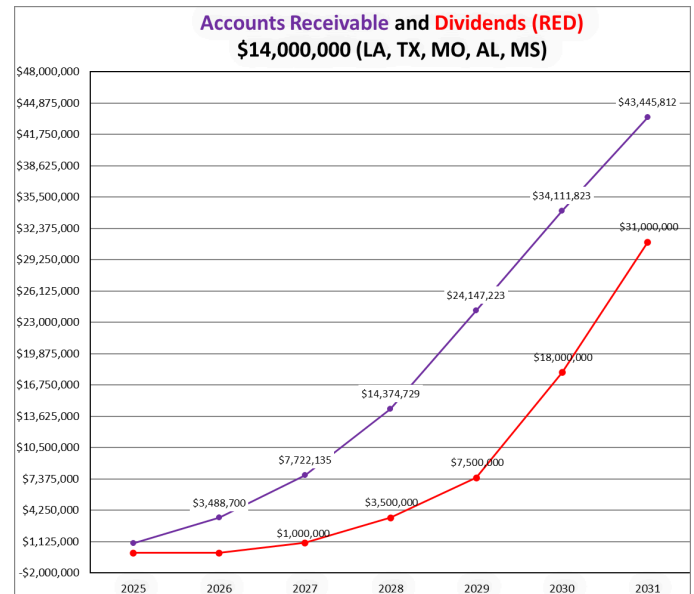
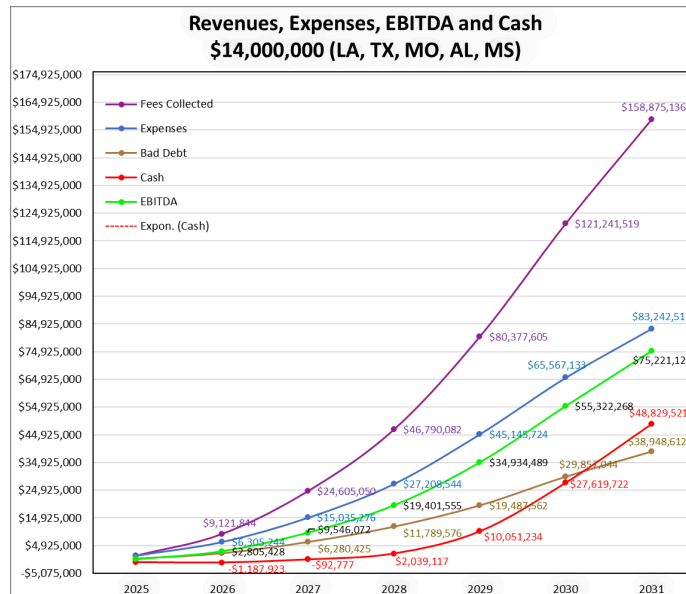
Key

	2025	2026	2027	2028	2029	2030	2031	
Fees Collected	\$ 1,311,779	\$ 9,121,844	\$ 23,198,008	\$ 37,180,148	\$ 55,170,242	\$ 76,195,029	\$ 95,694,064	
Expenses	\$ 1,393,429	\$ 6,316,416	\$ 13,594,341	\$ 20,414,748	\$ 30,658,761	\$ 41,117,852	\$ 50,809,533	
Bad Debt	\$ 247,500	\$ 2,191,875	\$ 5,927,925	\$ 9,592,826	\$ 14,407,182	\$ 20,089,149	\$ 25,374,604	
EBITDA	\$ (81,651)	\$ 2,805,428	\$ 9,603,667	\$ 16,765,400	\$ 24,511,481	\$ 35,077,177	\$ 44,884,531	
Cash	\$ (1,066,526)	\$ (1,187,923)	\$ 870,418	\$ 3,824,232	\$ 9,386,754	\$ 22,330,971	\$ 37,060,100	
# In Good Standing	3,900	14,436	28,354	42,133	63,029	82,616	102,297	5.76%
# of Transactions	21,600	149,490	380,331	610,482	907,652	1,255,299	1,577,878	
Accounts Receivable	\$ 966,875	\$ 3,488,700	\$ 6,852,135	\$ 10,182,254	\$ 15,231,913	\$ 19,965,575	\$ 24,721,678	
Dividends	\$ -	\$ -	\$ 1,000,000	\$ 3,500,000	\$ 5,500,000	\$ 12,000,000	\$ 20,000,000	
# of Counties	318							
Population	35,536,229	5% use our service						
	1,776,811	Potential Customers						

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FINANCIALS/PRO FORMA - LA, TX, MO, AL & MS

QuickCash4Less.com (QC4L)—Louisiana's First 100% ONLINE Small-Loan Company



Key		2025	2026	2027	2028	2029	2030	2031	
Fees Collected		\$ 1,311,779	\$ 9,121,844	\$ 24,605,050	\$ 46,790,082	\$ 80,377,605	\$ 121,241,519	\$ 158,875,136	
Expenses		\$ 1,393,429	\$ 6,305,244	\$ 15,035,276	\$ 27,208,544	\$ 45,145,724	\$ 65,567,133	\$ 83,242,517	
Bad Debt		\$ 247,500	\$ 2,191,875	\$ 6,280,425	\$ 11,789,576	\$ 19,487,562	\$ 29,857,044	\$ 38,948,612	
EBITDA		\$ (81,651)	\$ 2,805,428	\$ 9,546,072	\$ 19,401,555	\$ 34,934,489	\$ 55,322,268	\$ 75,221,123	
Cash		\$ (1,066,526)	\$ (1,187,923)	\$ (92,777)	\$ 2,039,117	\$ 10,051,234	\$ 27,619,722	\$ 48,829,521	
# In Good Standing		3,900	14,436	31,954	60,046	101,455	144,113	183,651	7.37%
# of Transactions		21,600	149,490	403,056	775,947	1,371,062	2,104,175	2,781,349	
Accounts Receivable		\$ 966,875	\$ 3,488,700	\$ 7,722,135	\$ 14,374,729	\$ 24,147,223	\$ 34,111,823	\$ 43,445,812	
Dividends		\$ -	\$ -	\$ 1,000,000	\$ 3,500,000	\$ 7,500,000	\$ 18,000,000	\$ 31,000,000	
# of Counties	582								
Population	49,834,858	5% use our service							
2,491,743 Potential Customers									

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PRIVATE PLACEMENT MEMORANDUM

QUICK CASH 4 LESS, LLC

Confidential Offering Memorandum for Accredited Investors (Not for Redistribution unless authorized by Quick Cash 4 Less, LLC)

Dated: 05/05/25

SUMMARY OF THE OFFERING

Issuer: Quick Cash 4 Less, LLC (QuickCash4Less, QC4L or the Company)

Securities Offered: Membership Units representing Equity ownership in the Company

Offering Amount: Up to \$2,000,000

Minimum Investment (Louisiana): \$100,000 per Investor

Offering Type: Private placement under Regulation D, Rule 506(c), open to accredited Investors only

Ownership Structure Investors: Up to 58% Equity ownership

Founder: Retains 42% controlling ownership

COMPANY OVERVIEW

Business Model: QuickCash4Less is a trailblazer in Louisiana's (LA) Small-Loan (\$50-\$350) sector. The Company raised \$850K to develop a scalable, ONLINE platform that delivers lending solutions to borrowers with cashflow problems. New Advanced Technologies and Artificial Intelligence (AI) are used to assess risk and simplify loan applications, approvals and disbursements.

Leadership: Michael Troy McCullen is Founder/President of QuickCash4Less (2019 - Present). He co-founded Trolly Corp dba Finance America in 1997. As President and Lobbyist for the LA State Association, McCullen helped regulate LA's Small-Loan Industry in 1999. His efforts created a balance that allowed lenders to operate while protecting Borrowers from abusive fees and predatory practices. He has testified on behalf of the Industry many times before the Louisiana Legislature and is the only Industry owner ever asked to testify before the United States Congress. He sold his Finance America interests in 2018.

Background: Under McCullen's leadership, Finance America grew quickly and became LA's largest Small-Loan Company. He opened 53 storefronts, served 25,000 Customers and consistently demonstrated year-over-year revenue growth, except two (2) years. The Company loaned over \$200M and generated \$65M in fees.

MARKET OPPORTUNITY

- Customer Demand is high because People Need Help paying their monthly bills.
- (Forbes) – 80% of Americans live paycheck to paycheck. (Bankrate) – Prices are 21.4% more expensive than February 2020. (CNBC) – 40% of Americans can't cover a \$400 emergency.
- **NSF fees are a REAL problem.** Small-Loans are used to pay bills and avoid NSF fees. 9,452 financial institutions charge NSF fees, and NSF Revenues in 2023 exceeded \$26B.
- (FDIC) – The average NSF check is \$66. NSF fees on the average \$66 check are \$60 (bank fee = \$35 + merchant fee = \$25). Total Customer payback is \$126 (2,273% APR) when corrected in four (4) days.

PRIVATE PLACEMENT MEMORANDUM

- The world is moving into a new Cyber Civilization many are calling it a Third Industrial Revolution.
- ONLINE lending has seen rapid post-pandemic growth and is at the forefront of transforming the Small-Loan Industry. There are significant market opportunities for tech-enabled Small-Loan Companies, and QC4L's ONLINE platform can easily move into any of these markets.
- North America is leading this change, and Louisiana has the second-highest number of ONLINE searches in the U.S. QC4L has the right platform at the right time in the right environment.
- The Industry's Global Market Value is expected to grow from \$35B in 2024 to over \$50B by 2030, which is a CAGR of 42.8%.
- Why are Small-Loans so popular, and why do Customers choose them? Small-Loans are the Cheapest Mainstream Option for CASH in 37 States. They offer easy accessibility, easy qualifications, stable fixed cheaper rates and fast funding. Most importantly, they help consumers avoid NSF fees.

COMPETITIVE ADVANTAGES

- ONLINE Only: LA's FIRST 100% ONLINE Small-Loan Company provides faster operations and allows Customers to receive same day funding via ACH.
- ONLINE vs Storefront: The growth opportunity with this ONLINE model (Netflix) is substantial. The Storefront model (Blockbuster) is consolidating, and NOW is the time to DISRUPT the status quo.
- Cutting Edge: New Technologies and AI now allow Small-Loans to be made safely on a mass scale. A study by the California Department of Financial Protection and Innovation showed "20% of Licensed Lenders processed Small-Loans ONLINE, but over 50% of Small-Loans were made ONLINE." Analysis: 1) Large Nationals (not Locals) were lending ONLINE, 2) 80% of the lenders were not making 50% of the loans, and 3) This Gap shows HUGE Opportunity. Our Goal: Capture 10% of the Market.
- Successful Research & Development (R&D): The QC4L System took 40 months to build, 20 months to Test and showed Proof of Concept by funding over 4,500 cashless, paperless ONLINE loans. 80% of Customers used Cellphones to borrow/reborrow, and 20% used computers or laptops.
- Easy Credit Evaluations: New Technologies and AI allow instant credit evaluations with bank accounts, decision engines and credit bureaus which reduces manual contacts and enables scalability.
- Transparent Fee Structure: LA Small-Loans are Fee-based, not Interest-based. Rates are CAPPED at 20% of the Loan Amount (+\$10.00 doc fee). Payback on a \$200.00 Loan is \$250.00. (No rollovers, hidden fees, compounding or criminal charges allowed). \$75.00 Loans costs \$95 LESS than two (2) NSF checks.
- Marketing Excellence: The Company's digital marketing agency is JCW Creative. They created the QC4L logo, website, blogs and digital marketing campaigns. JCW has a well-respected national presence and helped launch Walk-On's Sports Bistreaux which was voted ESPN's #1 Sports Bar in America and named #1 Brand in Entrepreneur's top franchise ranking. They have grown into 14 states.
- Customer Trust: QC4L received 525 Google Reviews (4.6 STARS) during R&D. No other lenders have produced this level of response in such a short period of time. Customers love and want this new Service. The Company's Google representative said, "I don't know what you're doing, but it's incredible."

PRIVATE PLACEMENT MEMORANDUM

REVENUE MODEL

- Capped, Clear, Discounted Fees: QuickCash4Less is compliant with both state and federal regulations, the Company's fee structure will ensure profitability while remaining fair and transparent for Customers.
- Customer Base: 5% of the population (231K in LA/1.54M in TX) use Small-Loans every day to Bridge CASHFLOW Gaps and avoid NSF fees. During the first month of LIVE testing, the Company received over 100,000 ONLINE applications. Customers need an open Line of Credit (LOC) and typically borrow 10-12 times a year.
- Repeat Customer Incentives: DISCOUNTED Fees and easy, ONLINE processing are incentives for repeat Borrowers. Word of mouth also spread quickly during R&D, and these three (3) items combined will maximize a Customer's lifetime value and enhance the Company's growth plan.

STRATEGIC GOALS:

- Expand Louisiana's Customer base to 25,000,
- Operate in five (5) states with a combined population of 50M (582 counties) with 2.5M Customers,
- Capture 10% market share (250K Customers),
- Build \$50M in Accounts Receivable generating 35-40% of itself monthly,
- Keep Bad Debt Customers below 750K and Bad Debt Expenses below \$100M, and
- Achieve an annual \$100M EBITDA stream using advanced technologies and AI to drive scalability.

MISSION:

- DISRUPT and TRANSFORM the landscape of the Small-Loan Industry in Louisiana and beyond,
- Save Customers \$500M (Half a BILLION) in NSF fees,
- Offer a Safety Net with Stability and Hope to those in need, and
- Give Investors a solid Return on Investment (ROI)

KEY TERMS OF THE OFFERING

Type of Security: Equity ownership in the form of Membership Units in Quick Cash 4 Less, LLC.

Valuation: Pre-money valuation of the Company is set at \$5M and will rise to \$10M after this Offering.

Use of Proceeds during the first 17 months:

- General Working Capital: \$2.0M is needed to cover total operational expenses (see Proforma). All items listed in this section will come from the initial funding. The Capital used should be repaid to the Capital Account by month 18.
- Marketing and Customer Acquisition: \$1.2M will be spent on advertising, marketing and/or lead purchases.
- Capital Expenditures: \$3.5M will be loaned to new and returning customers. An Accounts Receivable of \$1.7M will be built by month 18.
- Technology Expenses: \$1.0M will be spent for ACH transactions, bank statement verifications, credit checks, decision engine processing and software.
- Regulatory Compliance: \$15,000 will be used to ensure adherence to state and federal laws, acts and regulations.

PRIVATE PLACEMENT MEMORANDUM

- Debt Repayment: \$350K will be used to pay off a LOC borrowed during R&D and \$75K in vendor expenses. Repayments are in the Proforma, and no additional R&D funding is needed.
- Accuracy and Transparency: The costs listed above are accurate and realistic. They are pulled from the Company's Proforma and show the overall business strategy.

Forward-Looking Statement Disclaimer: This document contains “forward-looking statements” such as “will,” “will be,” “should,” “can,” “may,” and other similar expressions. Future expectations, projections and performance are based on R&D/Testing, McCullen’s Industry knowledge and his results/success at Finance America.

Investor Rights:

- Pro-rata share of profits, and
- Voting rights on major Company decisions (i.e. expansion, dividends, sale of Company, etc.).

Exit Strategy:

- Acquisition by a larger financial institution or private equity firm for \$195M
- Alternatively, transition into a dividend-paying entity after achieving market goals

RISK FACTORS

Investing in QuickCash4Less involves some risks, including but not limited to:

- **Stricter Regulations:** Small-Loans in the U.S. are regulated by the States. The Louisiana Deferred Presentment and Small-Loan Act regulates Small-Loans not offered by banks, finance companies or other financial service companies. It passed in 1999. The Consumer Financial Protection Bureau (CFPB) was created in 2011 to give Federal oversight to all financial products. The new Administration plans to abolish the CFPB. The director has been terminated, all pending activity has been halted and control of the Agency has been moved to the Office of Management and Budget. In March, the CFPB announced “it will not prioritize enforcement or supervision actions” related to the 2017 Small-Dollar Lending Rule ([ABA Banking Journal](#)). The Industry has become mainstream and sees no serious threats on the horizon.
- **Regulatory Compliance:** Lenders in LA are licensed, regulated and audited by the LA Office of Financial Institutions (OFI). Non-compliance results in fines, operational restrictions or business closures. From the beginning, Customer complaints to OFI have been statistically nonexistent. QC4L takes policy and compliance issues seriously. The well-respected law firm of Baker, Donelson (the Firm) created all policies and procedures to ensure compliance with National regulations, acts and/or various State laws. As the Company grows, new policies based on other State laws will be implemented by the Firm. The regulatory requirements referenced in the policies include but are not limited to the following: Equal Credit Opportunity Act (ECOA), Truth-in-Lending Act (Reg Z), Dodd-Frank Act, Unfair, Deceptive or Abusive Acts or Practices (UDAAP), Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act (GLBA), Telephone Consumer Protection Act (TCPA) and Louisiana Deferred Presentment and Small-Loan Act.

PRIVATE PLACEMENT MEMORANDUM

- **Market Competition:** Fees are set by State legislatures which allows both Local and National Companies to compete on a level playing field. However, the shift to ONLINE lending gives QC4L a REAL ADVANTAGE over both Locals and Nationals. LA based Storefronts do not offer ONLINE products, and few Nationals offer Discounts or a “Mandatory LIVE” service to ONLINE Customers. Small-Loan lenders do not compete with other lenders, and borrowers do not use Small-Loans to replace loans from finance companies, title lenders, pawn shops, buy now/pay later services or other financial service companies.
- **Default Rates:** Higher-than-expected Customer defaults could impact profitability, but during R&D/Testing this risk was addressed and considerably reduced through advanced, upfront risk management systems.
- **Technology Risks:** Reliance on technology exposes any Company to cybersecurity threats or system failures. QC4L takes the security of personal information seriously, and the Firm created a Written Information Security Program (WISP) which provides a comprehensive process for protecting the security of information. The WISP is in full compliance with the Louisiana Deferred Presentment and Small-Loan Act and the Gramm-Leach-Bliley Act (GLBA).
- **Illiquidity of Investment:** As a Private Placement, there is no established secondary market for Membership Units, meaning liquidity is restricted until an exit event occurs.

WHY INVEST IN QUICKCASH4LESS?

QuickCash4Less is a Socially-Conscious Fintech Company addressing one of America’s most overlooked financial burdens: NSF fees (Non-Sufficient Funds). NSF fees hit hardworking families hardest—especially those living paycheck to paycheck—creating a Cycle of Debt that’s difficult to escape. QC4L is built to Break that Cycle by offering a Cheaper ONLINE Alternative that delivers a Safety Net with Stability and Hope.

We’ve identified a Huge Gap between the offerings of National Online Lenders and the lack of accessible, tech-driven solutions from Local Louisiana Companies. QC4L fills that void with: 4,500+ Online Loans processed, 4.6-Stars from 500+ Google Reviews, proven marketing, mobile tech and operational systems and a bold vision in one of Fintech’s Fastest-Growing Segments. The Mission is Clear:

- Expand Louisiana’s FIRST 100% Mobile, ONLINE Small-Loan Platform,
- Create 200+ good-paying jobs in Louisiana with 25K Customers,
- Provide a Safety Net for U.S. households, and Save them \$500M+ in NSF fees, and
- Follow the Proforma and Deliver a solid Return on Investment (ROI) to Investors.

If you’re looking to invest in a Company that balances Purpose with Performance, QC4L is the opportunity.

PRIVATE PLACEMENT MEMORANDUM

ACCREDITED INVESTOR REQUIREMENTS

- This offering is exclusively open to accredited investors as defined under Rule 501 of Regulation D of the Securities Act of 1933. To qualify:
- Individuals must have a net worth of at least \$1M (excluding their primary residence) or annual income of \$200K (or \$300K with a spouse) for the last two (2) years.
- Entities must meet certain criteria (i.e., assets exceeding \$5M or all Equity owners being accredited).

SUBSCRIPTION PROCESS

- Review Offering Memorandum: Ensure full understanding of the investment terms,
- Submit Membership Interest Purchase Agreement: Include proof of accredited investor status, and
- Funding: Wire funds to the designated escrow account upon acceptance.

LEGAL NOTICES

- This document is a confidential Private Placement Memorandum and does not constitute an offer to sell or the solicitation of an offer to buy any securities, except to accredited investors. This offering is being made in reliance on exemptions from registration under the Securities Act of 1933, as amended, and applicable state securities laws.
- Investors are urged to seek independent legal, tax and financial advice before making an investment. Past performance does not guarantee future results.