

CAB NAME HERE

Payday Loan

\$500, 10 Payments

Cost Disclosure

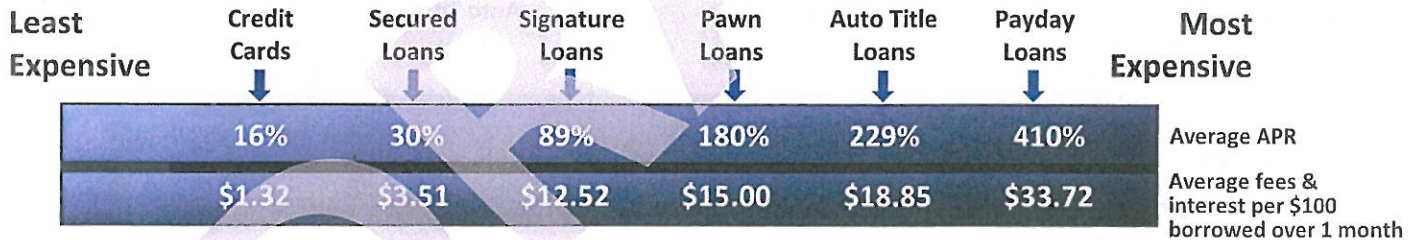
Cost of this loan:

| | |
|--|--|
| Borrowed amount (cash advance) | \$ 500.00 |
| Interest paid to lender | \$ 26.00 |
| Fees paid to CAB name here | \$ 775.00 |
| Payment amounts (payments due every 2 weeks) | Payments #1-#9 \$ 136.24 (Final) Payment #10 \$ 74.84 |
| Total of payments (if I pay on time) | \$ 1,301.00 |

| | |
|---------------|----------|
| APR | 614.51 % |
| Interest rate | 10.00 % |
| Term of loan | 20 weeks |




| If I pay off the loan in: | I will have to pay interest and fees of approximately: | I will have to pay a total of approximately: |
|---------------------------|--|--|
| 2 Weeks | \$ 779.89 | \$ 1,279.89 |
| 1 Month | \$ 784.28 | \$ 1,284.28 |
| 2 Months | \$ 791.53 | \$ 1,291.53 |
| 3 Months | \$ 796.74 | \$ 1,296.74 |

Cost of other types of loans:



Repayment:

Of 10 people who get a new multi-payment payday loan:

| | |
|---|---|
|  | 7 will pay the loan on time as scheduled (typically 5 months) |
|  | 1 will renew 1 to 4 times before paying off the loan |
|  | 2 will renew 5 or more times or will never pay off the loan. |

This data is from 2014 annual reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan **in full** when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

CAB NAME HERE

Auto Title Loan

\$500, **11** Payments

Cost Disclosure



You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

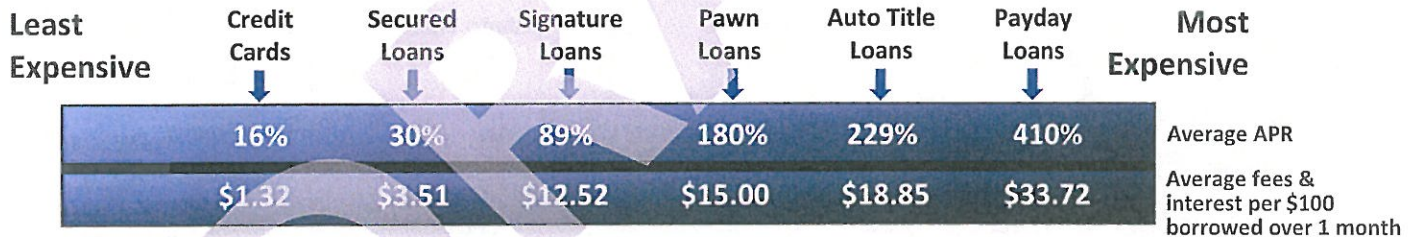
Cost of this loan:

| | |
|---|--|
| Borrowed amount (cash advance) | \$ 500.00 |
| Interest paid to lender | \$ 30.29 |
| Fees paid to CAB name here <small>(includes a one-time \$33 title fee)</small> | \$ 868.00 |
| Payment amounts (payments due every 2 weeks) | Payments #1-#10 \$ 132.45 (Final) Payment 11 \$ 74.07 |
| Total of payments (if I pay on time) | \$ 1,398.57 |

| | | |
|----------------------|----------|---|
| APR | 564.57 | % |
| Interest rate | 10.00 | % |
| Term of loan | 22 weeks | |

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | I will have to pay a total of approximately: |
|----------------------------------|---|---|
| 2 Weeks | \$ 873.25 | \$ 1,373.25 |
| 1 Month | \$ 878.01 | \$ 1,378.01 |
| 2 Months | \$ 886.06 | \$ 1,386.06 |
| 3 Months | \$ 892.13 | \$ 1,392.13 |

Cost of other types of loans:



Repayment:

Of 10 people who get a new multi-payment auto title loan:

| | |
|--|---|
| | 5 ½ will pay the loan on time as scheduled (typically 6 months) |
| | 1 will renew 1 time before paying off the loan |
| | 1 will renew 2 to 4 times before paying off the loan |
| | 2 ½ will renew 5 or more times or will never pay off the loan |

This data is from 2014 annual reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan **in full** when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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