

# THRIFTY LOANS

rev-12/21/17

## Payday Loan

\$1,000, 12 Payments

## Cost Disclosure

### Cost of this loan:

<b>Borrowed amount</b> (cash advance)	\$ 1,000.00
<b>Interest paid to lender</b> (interest rate: 10%)	\$ 46.02
<b>Fees paid to</b> THRIFTY LOANS	\$ 1,620.00
<b>Payment amounts</b> (payments due every BI-WEEKLY )	Payments #1-# 11 \$ 212.17 (Final) Payment #12 \$ 212.17
<b>Total of payments</b> (if I pay on time)	\$ 2,666.02




<b>APR</b> (cost of credit as a yearly rate)	510.42 %
<b>Term of loan</b>	168 DAYS

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	\$ 1,623.83	\$ 2,623.83
1 Month	\$ 1,627.66	\$ 2,627.66
2 Months	\$ 1,635.32	\$ 2,635.32
3 Months	\$ 1,642.98	\$ 2,642.98
168 DAYS	\$ 1,666.02	\$ 2,666.02

### 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 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).
- OCCC Consumer Helpline: (800) 538-1579, [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).
- Visit [occc.texas.gov](http://occc.texas.gov) for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.



# THRIFTY LOANS

rev-12/21/17

## Payday Loan

\$1,000, 6 Payments

## Cost Disclosure

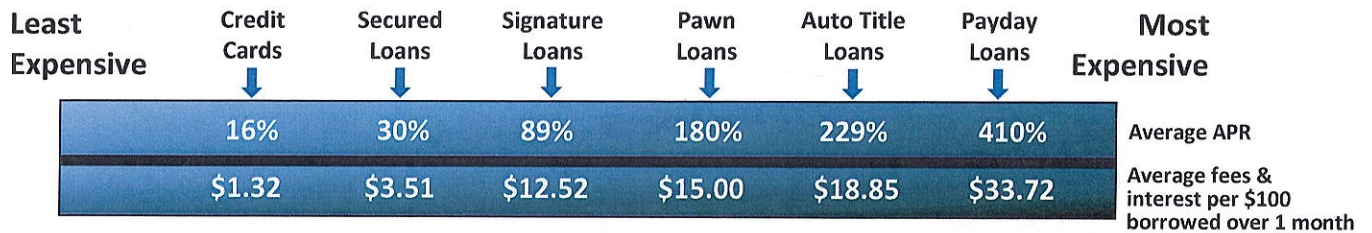
### Cost of this loan:

<b>Borrowed amount</b> (cash advance)	\$ 1,000.00
<b>Interest paid to lender</b> (interest rate: 10%)	\$ 46.02
<b>Fees paid to</b> THRIFTY LOANS	\$ 1,620.00
<b>Payment amounts</b> (payments due every MONTHLY)	Payments #1-# 5 \$ 444.34 (Final) Payment #6 \$ 444.34
<b>Total of payments</b> (if I pay on time)	\$ 2,666.02




<b>APR</b> (cost of credit as a yearly rate)	494.01 %
<b>Term of loan</b>	168 DAYS

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	\$ 1,623.83	\$ 2,623.83
1 Month	\$ 1,627.66	\$ 2,627.66
2 Months	\$ 1,635.32	\$ 2,635.32
3 Months	\$ 1,642.98	\$ 2,642.98
168 DAYS	\$ 1,666.02	\$ 2,666.02

### 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 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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