

# MULTIPLE PAYMENT FEE SCHEDULE

## Multiple Payment Payday Loans

AMOUNT FINANCED	STANDARD LOAN TERM	STANDARD RATE (CAB FEE)	LENDER INTEREST (\$ AMOUNT)	PAYMENTS		ANNUAL PERCENTAGE RATE	
				12 Bi-weekly Payments	6 Monthly Payments	12 Bi-weekly Payments	6 Monthly Payments
\$300	168 days	\$486.00	\$13.80	\$66.65	\$133.30	510.4099%	494.0004%
\$500	168 days	\$810.00	\$23.01	\$111.09	\$222.17	510.4512%	494.0107%
\$1,000	168 days	\$1,620.00	\$46.02	\$222.17	\$444.34	510.4202%	494.0107%
\$1,500	168 days	\$2,430.00	\$69.04	\$333.26	\$666.51	510.4305%	494.0107%

## Multiple Payment Auto Title Loans

AMOUNT FINANCED	STANDARD LOAN TERM	STANDARD RATE (CAB FEE)	LENDER INTEREST (\$ AMOUNT)	ADDITIONAL FEES (LIEN FEE)** Paid in advance	PAYMENTS Lien Fee due up front		ANNUAL PERCENTAGE RATE	
					12 Bi-weekly Payments	6 Monthly Payments	12 Bi-weekly Payments	6 Monthly Payments
\$300	168 days	\$486.00	\$13.80	\$33	\$66.65	\$133.30	594.1031%	577.5048%
\$500	168 days	\$810.00	\$23.01	\$33	\$111.09	\$222.17	558.6474%	542.0474%
\$1,000	168 days	\$1,620.00	\$46.02	\$33	\$222.17	\$444.34	533.8175%	517.3136%
\$1,500	168 days	\$2,430.00	\$69.04	\$33	\$333.26	\$666.51	525.8801%	509.3939%

\*\*Lien Fee of \$28 or \$33 depending on the county where the lien is filed.

- Late Fees will be charged on the amount of any payment in default for a period of not less than 10 days in an amount not to exceed the greater of 5% of the amount of the payment or \$7.50.
- Non-sufficient fund fees or return check fees of \$30.00.

\*\* This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705.

Phone: (800) 538-1579. F a x: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov)

Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov)

\*\* An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet intermediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

