

## Auto Title Loan

\$  , One Payment

## 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:

<b>Borrowed amount</b> (cash advance)	\$ <input type="text" value="300.00"/>
<b>Interest paid to lender</b> (interest rate: <input type="text" value="33"/> %)	\$ <input type="text" value="1.15"/>
<b>Fees paid to</b> <input type="text" value="THRIFTY LOANS"/> (includes a one-time \$ <input type="text" value="33"/> title fee)	\$ <input type="text" value="114.00"/>
<b>Total of payments</b> (if I pay on time)	\$ <input type="text" value="415.15"/>

<b>APR</b>	<input type="text" value="1000.7083"/> %
<b>Term of loan</b>	<input type="text" value="14 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	\$ <input type="text" value="115.15"/>	\$ <input type="text" value="415.15"/>
1 Month	\$ <input type="text" value="197.30"/>	\$ <input type="text" value="497.30"/>
2 Months	\$ <input type="text" value="361.60"/>	\$ <input type="text" value="661.60"/>
3 Months	\$ <input type="text" value="525.90"/>	\$ <input type="text" value="825.90"/>

### Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month

### Repayment:

Of 10 people who get a new single-payment auto title loan:	
	2 will pay the loan on time as scheduled (typically 30 days)
	½ will renew 1 time before paying off the loan
	1½ will renew 2 to 4 times before paying off the loan
	6 will renew 5 or more times or will never pay off the loan

This data is from 2019 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.

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<b>Interest paid to lender</b> (interest rate: <input type="text" value="33"/> %)	\$ <input type="text" value="2.46"/>
<b>Fees paid to</b> <input type="text" value="THRIFTY LOANS"/> (includes a one-time \$ <input type="text" value="33"/> title fee)	\$ <input type="text" value="114.00"/>
<b>Total of payments</b> (if I pay on time)	\$ <input type="text" value="416.46"/>

<b>APR</b>	<input type="text" value="472.3100"/> %
<b>Term of loan</b>	<input type="text" value="30 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	\$ <input type="text" value="115.15"/>	\$ <input type="text" value="415.15"/>
1 Month	\$ <input type="text" value="116.46"/>	\$ <input type="text" value="416.46"/>
2 Months	\$ <input type="text" value="199.92"/>	\$ <input type="text" value="499.92"/>
3 Months	\$ <input type="text" value="283.38"/>	\$ <input type="text" value="583.38"/>

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Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
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