

Payday Loan

\$, Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="1,500.00"/>
Interest paid to lender (interest rate: <input type="text" value="10"/> %)	\$ <input type="text" value="69.04"/>
Fees paid to CAB <input type="text" value="THRIFTY LOANS"/>	\$ <input type="text" value="2,700.00"/>
Payment amounts (payments due every <input type="text" value="MONTHLY"/>)	Payments #1-# <input type="text" value="5"/> \$ <input type="text" value="711.51"/> (Final) Payment # <input type="text" value="6"/> \$ <input type="text" value="711.49"/>
Total of payments (if I pay on time)	\$ <input type="text" value="4,269.04"/>




APR	<input type="text" value="634.23"/> %
Term of loan	<input type="text" value="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	\$ <input type="text" value="2,705.75"/>	\$ <input type="text" value="4,205.75"/>
1 Month	\$ <input type="text" value="2,711.50"/>	\$ <input type="text" value="4,211.50"/>
2 Months	\$ <input type="text" value="2,723.01"/>	\$ <input type="text" value="4,223.01"/>
3 Months	\$ <input type="text" value="2,734.52"/>	\$ <input type="text" value="4,234.52"/>
168 DAYS	\$ <input type="text" value="2,769.04"/>	\$ <input type="text" value="4,269.04"/>

Cost of other types of loans:



Repayment:

Of 10 people who get a new multi-payment payday loan:	
	5 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	4 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.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

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\$, **Payments**

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="1,500.00"/>
Interest paid to lender (interest rate: <input type="text" value="10"/> %)	\$ <input type="text" value="69.04"/>
Fees paid to CAB <input type="text" value="THRIFTY LOANS"/>	\$ <input type="text" value="2,700.00"/>
Payment amounts (payments due every <input type="text" value="BI-WEEKLY"/>)	Payments #1-# <input type="text" value="11"/> \$ <input type="text" value="355.76"/> (Final) Payment # <input type="text" value="12"/> \$ <input type="text" value="355.68"/>
Total of payments (if I pay on time)	\$ <input type="text" value="4,269.04"/>




APR	<input type="text" value="556.48"/> %
Term of loan	<input type="text" value="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	\$ <input type="text" value="2,705.75"/>	\$ <input type="text" value="4,205.75"/>
1 Month	\$ <input type="text" value="2,711.50"/>	\$ <input type="text" value="4,211.50"/>
2 Months	\$ <input type="text" value="2,723.01"/>	\$ <input type="text" value="4,223.01"/>
3 Months	\$ <input type="text" value="2,734.52"/>	\$ <input type="text" value="4,234.52"/>
168 DAYS	\$ <input type="text" value="2,769.04"/>	\$ <input type="text" value="4,269.04"/>

Cost of other types of loans:



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