

Auto Title Loan

\$, 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)	\$ <input type="text" value="300.00"/>
Interest paid to lender (interest rate: <input type="text" value="10"/> %)	\$ <input type="text" value="13.80"/>
Fees paid to <input type="text" value="THRIFTY LOANS"/> (includes a one-time \$ <input type="text" value="33"/> title fee)	\$ <input type="text" value="573.00"/>
Payment amounts (payments due every <input type="text" value="MONTH"/>)	Payments #1-# <input type="text" value="5"/> \$ <input type="text" value="142.30"/> (Final) Payment # <input type="text" value="6"/> \$ <input type="text" value="142.30"/>
Total of payments (if I pay on time)	\$ <input type="text" value="886.8"/>

APR	<input type="text" value="748.36"/> %
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="574.15"/>	\$ <input type="text" value="874.15"/>
1 Month	\$ <input type="text" value="575.30"/>	\$ <input type="text" value="875.30"/>
2 Months	\$ <input type="text" value="577.60"/>	\$ <input type="text" value="877.60"/>
3 Months	\$ <input type="text" value="579.90"/>	\$ <input type="text" value="879.90"/>
FINAL PAYMENT	\$ <input type="text" value="586.80"/>	\$ <input type="text" value="886.80"/>

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 multi-payment auto title loan:	
	4 ¾ will pay the loan on time as scheduled (typically 5 - 6 months)
	½ will renew 1 time before paying off the loan
	1 ¼ will renew 2 to 4 times before paying off the loan
	3 ½ 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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Interest paid to lender (interest rate: <input type="text" value="10"/> %)	\$ <input type="text" value="13.80"/>
Fees paid to <input type="text" value="THRIFTY LOANS"/> (includes a one-time \$ <input type="text" value="33"/> title fee)	\$ <input type="text" value="573.00"/>
Payment amounts (payments due every <input type="text" value="BI-WEEKLY"/>)	Payments #1-# <input type="text" value="11"/> \$ <input type="text" value="71.15"/> (Final) Payment # <input type="text" value="12"/> \$ <input type="text" value="71.15"/>
Total of payments (if I pay on time)	\$ <input type="text" value="886.80"/>

APR	<input type="text" value="644.20"/> %
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="574.15"/>	\$ <input type="text" value="874.15"/>
1 Month	\$ <input type="text" value="575.30"/>	\$ <input type="text" value="875.30"/>
2 Months	\$ <input type="text" value="577.60"/>	\$ <input type="text" value="877.60"/>
3 Months	\$ <input type="text" value="579.90"/>	\$ <input type="text" value="879.90"/>
FINAL PAYMENT	\$ <input type="text" value="586.80"/>	\$ <input type="text" value="886.80"/>

Cost of other types of loans:

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