

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="500.00"/>
Interest paid to lender (interest rate: <input type="text" value="10"/> %)	\$ <input type="text" value="23.01"/>
Fees paid to <input type="text" value="THRIFTY LOANS"/> (includes a one-time \$ <input type="text" value="33"/> title fee)	\$ <input type="text" value="933.00"/>
Payment amounts (payments due every <input type="text" value="MONTH"/>)	Payments #1-# <input type="text" value="5"/> \$ <input type="text" value="237.17"/> (Final) Payment # <input type="text" value="6"/> \$ <input type="text" value="237.16"/>
Total of payments (if I pay on time)	\$ <input type="text" value="1,456.01"/>





APR	<input type="text" value="699.48"/> %
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="934.92"/>	\$ <input type="text" value="1,434.92"/>
1 Month	\$ <input type="text" value="936.84"/>	\$ <input type="text" value="1,436.84"/>
2 Months	\$ <input type="text" value="940.67"/>	\$ <input type="text" value="1,440.67"/>
3 Months	\$ <input type="text" value="944.51"/>	\$ <input type="text" value="1,444.51"/>
FINAL PAYMENT	\$ <input type="text" value="956.01"/>	\$ <input type="text" value="1,456.01"/>

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 $\frac{3}{4}$ will pay the loan on time as scheduled (typically 5 - 6 months)
	$\frac{1}{2}$ will renew 1 time before paying off the loan
	1 $\frac{1}{4}$ will renew 2 to 4 times before paying off the loan
	3 $\frac{1}{2}$ 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



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="500.00"/>
Interest paid to lender (interest rate: <input type="text" value="10"/> %)	\$ <input type="text" value="23.01"/>
Fees paid to <input type="text" value="THRIFTY LOANS"/> (includes a one-time \$ <input type="text" value="33"/> title fee)	\$ <input type="text" value="933.00"/>
Payment amounts (payments due every <input type="text" value="BI-WEEKLY"/>)	Payments #1-# <input type="text" value="11"/> \$ <input type="text" value="118.59"/> (Final) Payment # <input type="text" value="12"/> \$ <input type="text" value="118.52"/>
Total of payments (if I pay on time)	\$ <input type="text" value="1,456.01"/>

APR	<input type="text" value="607.01"/> %
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	\$ 934.92	\$ 1,434.92
1 Month	\$ 936.84	\$ 1,436.84
2 Months	\$ 940.67	\$ 1,440.67
3 Months	\$ 944.51	\$ 1,444.51
FINAL PAYMENT	\$ 956.01	\$ 1,456.01

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?

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