Cash Loans Direct

Payday Loan

\$350.00 , <u>5</u> Payments

Cost Disclosure

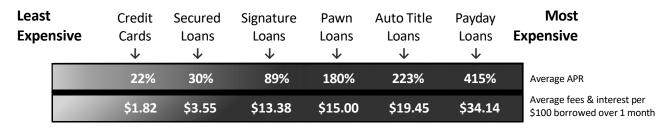
Cost of this loan:

	Cost of this loan.				
	Borrowed amount (cash advance)	\$ 350.00			
	Interest paid to lender (interest rate:10%)	\$ <u>11.15</u>			
	Fees paid to Cash Loans Direct	\$ 749.60			
ĺ		Payments #1 - #_4_			
	Payment amounts	\$ 222.15			
	(payments due every	Final Payment #_5_			
	Month)	\$ 222.15			
	Total of payments (if I pay on time)	\$ 1,110.75			

APR	681.22	_%
Term of loan	153 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	\$ <u>98.10</u>	\$448.10
1 Month	\$140.14	\$546.19
2 Months	\$383.88	\$ <u>733.88</u>
3 Months	\$ <u>546.20</u>	\$896.20
<u>158 Days</u>	\$ <u>760.75</u>	\$ <u>1,110.75</u>

Cost of other types of loans:



Repayment:

Of 10 people who get a new single-payment payday loan:

*******	6 ¾ will pay the loan on time as scheduled (typically before 5 months)
1	¾ will renew 1 to 4 times before paying off the loan
***	2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2022 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.