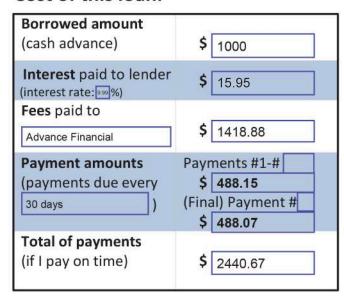
### ADVANCE FINANCIAL

# **Payday Loan**

\$ 1000 **Payments** 

#### Cost Disclosure

#### Cost of this loan:



APR (cost of a	661.72	2 %	%		
Term of lo	an	5 Mon	ths		
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: v:		
2 Weeks	- TOP ( ) ( ) ( )	233.91	\$	1233.91	1
1 Month	\$	501.25	\$	1501.25	
2 Months	\$	1002.50	\$	2002.50	1
3 Months	\$	1503.75	\$	2503.75	
5 Months	S	2506.25	Ś	3506.25	1

# Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

### Repayment:

Of 10 people who ge payday loan:	t a new multi-payment
<b>*********</b>	7 will pay the loan on time as scheduled (typically 5 months)
<b>*</b>	1 will renew 1 to 4 times before paying off the loan
<b>*</b>	2 will renew 5 or more times or will never pay off the loan.

This data is from 2014 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.