Figure: 7 TAC §83.6007(b)

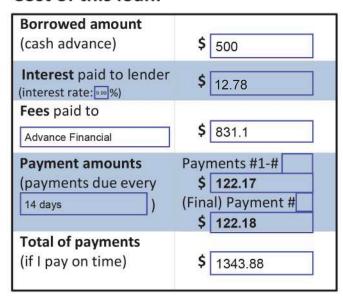
ADVANCE FINANCIAL

Payday Loan

\$ 500 , 11 Payments

Cost Disclosure

Cost of this loan:



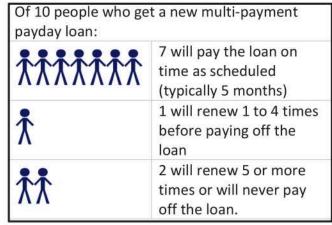
APR (cost of credit as a yearly rate)	658.18	%
Term of loan	5 Months	

If I pay off the loan in:	pay	ill have to interest I fees of proximately	pay app	I will have to pay a total of approximately:		
2 Weeks	\$	116.88	\$	618.88		
1 Month	\$	250.47	\$	750.47		
2 Months	\$	500.95	\$	1000.95		
3 Months	\$	751.42	\$	1251.42		
5 Months	\$	1252.37	\$	1752.37		

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 Average fees & interest per \$100 borrowed over 1 month
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	

Repayment:



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