



## Texas Fee Schedule and OCCC Notice

### Flex Pay Installment Loan Product

#### Examples Below:

- \$200 – Bi-Weekly, New Customer
- \$300 – Bi-Weekly, New Customer
- \$500 – Bi-Weekly, New Customer
- \$300 – Monthly, New Customer
- \$400 – Monthly, New Customer
- \$500 – Monthly, New Customer

#### Fee Schedule for \$200 Loan – Bi-Weekly, New Customer

Loan Amount	Third Party Lender Interest	Total CAB Fees	Total of Payments	Loan Term *	APR**	Additional Charges at Inception
\$200	\$6.40	\$467.48	\$673.88	159 Days	686.83%	None

#### Payment Schedule

Payment Number	Amount of Payment
1	\$59.04
2	\$58.76
3	\$58.76
4	\$58.76
5	\$86.76
6	\$78.53
7	\$70.31
8	\$62.08
9	\$53.85
10	\$45.63
11	\$41.40

#### Fee Schedule for \$300 Loan – Bi-Weekly, New Customer

Loan Amount	Third Party Lender Interest	Total CAB Fees	Total of Payments	Loan Term *	APR**	Additional Charges at Inception
\$300	\$9.80	\$701.22	\$1,011.02	161 Days	662.49%	None



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**Payment Schedule**

Payment Number	Amount of Payment
1	\$88.72
2	\$88.15
3	\$88.15
4	\$88.15
5	\$130.15
6	\$117.80
7	\$105.46
8	\$93.12
9	\$80.78
10	\$68.44
11	\$62.10

**Fee Schedule for \$500 Loan – Bi-Weekly, New Customer**

Loan Amount	Third Party Lender Interest	Total CAB Fees	Total of Payments	Loan Term *	APR**	Additional Charges at Inception
\$500	\$16.27	\$1,162.61	\$1,678.88	161 Days	662.35%	None

**Payment Schedule**

Payment Number	Amount of Payment
1	\$147.87
2	\$146.91
3	\$146.91
4	\$146.91
5	\$217.91
6	\$197.05
7	\$176.19
8	\$155.33
9	\$134.46
10	\$113.60
11	\$95.74

**Fee Schedule for \$300 Loan – Monthly, New Customer**

Loan Amount	Third Party Lender Interest	Total CAB Fees	Total of Payments	Loan Term *	APR**	Additional Charges at Inception
\$300	\$9.59	\$372.00	\$681.59	145 Days	398.73%	None



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#### Payment Schedule

Payment Number	Amount of Payment
1	\$95.13
2	\$95.30
3	\$195.87
4	\$163.53
5	\$131.76

#### Fee Schedule for \$400 Loan – Monthly, New Customer

Loan Amount	Third Party Lender Interest	Total CAB Fees	Total of Payments	Loan Term *	APR**	Additional Charges at Inception
\$400	\$11.58	\$511.36	\$922.94	134 Days	486.57%	None

#### Payment Schedule

Payment Number	Amount of Payment
1	\$129.64
2	\$131.06
3	\$265.83
4	\$221.16
5	\$175.25

#### Fee Schedule for \$500 Loan – Monthly, New Customer

Loan Amount	Third Party Lender Interest	Total CAB Fees	Total of Payments	Loan Term *	APR**	Additional Charges at Inception
\$500	\$16.96	\$639.68	\$1,156.64	152 Days	366.28%	None

#### Payment Schedule

Payment Number	Amount of Payment
1	\$164.52
2	\$164.79
3	\$330.83
4	\$276.11
5	\$220.39



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*CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT TO REDUCE FINANCE CHARGES.*

\* Loan term varies based on income dates. Your loan term will not exceed 180 days

\*\* Annual Percentage Rate: The APR is the cost of your loan expressed as a yearly rate. The APR may vary depending on the actual loan term.

**Texas Consumer Credit OCCC Notice:** This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (“OCCC”), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 North Lamar Boulevard, Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**Advance of Money Notice:** An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

MoneyKey – TX, Inc, operates as a Registered Credit Access Business. The actual lender is an unaffiliated third party.