

Payday Loan

\$300, 11 Payments

Cost Disclosure

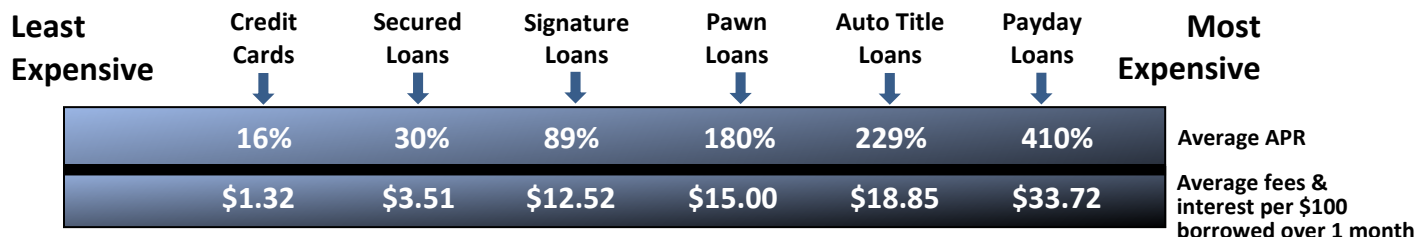
Cost of this loan:

Borrowed amount (cash advance)	\$ 300																						
Interest paid to lender (interest rate: 10 %)	\$ 9.80																						
Fees paid to MoneyKey - TX, Inc.	\$ 701.22																						
Payment amounts (payments due every 2 weeks)	<table border="1"> <tr><td>Payment #1</td><td>\$88.72</td></tr> <tr><td>Payment #2</td><td>\$88.15</td></tr> <tr><td>Payment #3</td><td>\$88.15</td></tr> <tr><td>Payment #4</td><td>\$88.15</td></tr> <tr><td>Payment #5</td><td>\$130.15</td></tr> <tr><td>Payment #6</td><td>\$117.80</td></tr> <tr><td>Payment #7</td><td>\$105.46</td></tr> <tr><td>Payment #8</td><td>\$93.12</td></tr> <tr><td>Payment #9</td><td>\$80.78</td></tr> <tr><td>Payment #10</td><td>\$68.44</td></tr> <tr><td>Payment #11 (Final Payment)</td><td>\$62.10</td></tr> </table>	Payment #1	\$88.72	Payment #2	\$88.15	Payment #3	\$88.15	Payment #4	\$88.15	Payment #5	\$130.15	Payment #6	\$117.80	Payment #7	\$105.46	Payment #8	\$93.12	Payment #9	\$80.78	Payment #10	\$68.44	Payment #11 (Final Payment)	\$62.10
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Total of payments (if I pay on time)	\$ 1,011.02																						

APR (cost of credit as a yearly rate)	662.49 %
Term of loan	5 Months




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	\$ 88.72	\$ 388.72
1 Month	\$ 176.87	\$ 476.87
2 Months	\$ 353.17	\$ 653.17
4 Months	\$ 631.70	\$ 931.70
5 Months	\$ 696.92	\$ 996.92

Cost of other types of loans:



Repayment:

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

	7 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	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.