



## TEXAS MULTI-PAYMENT INSTALLMENT LOAN FEE SCHEDULE

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.

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

Loan terms will vary based on actual loan due dates but will not exceed 180 days.

**Installment Loans** – Loan Amounts for Installment Loans can vary between \$100-\$750.

BI-WEEKLY	LOAN AMOUNT	TERM	PAYMENT AMOUNTS 1-9	PAYMENT AMOUNT 10	TOTAL OF PAYMENTS	LENDER INTEREST	CAB FEES	APR*
	\$250.00	140 DAYS	\$72.50	\$72.50	\$725.00	\$6.96	\$468.04	680.19%
	\$450.00	140 DAYS	\$130.49	\$130.49	\$1,304.90	\$12.54	\$842.36	680.12%
	\$750.00	140 DAYS	\$217.49	\$217.49	\$2,174.90	\$20.89	\$1,404.01	680.15%

MONTHLY	LOAN AMOUNT	TERM	PAYMENT AMOUNTS 1-4	PAYMENT AMOUNT 5	TOTAL OF PAYMENTS	LENDER INTEREST	CAB FEES	APR*
	\$250.00	152 DAYS	\$158.07	\$158.07	\$790.35	\$7.92	\$532.43	677.89%
	\$450.00	152 DAYS	\$284.52	\$284.52	\$1,422.60	\$14.26	\$958.34	677.88%
	\$750.00	152 DAYS	\$474.21	\$474.21	\$2,371.05	\$23.77	\$1,597.28	677.89%

\*Annual Percentage Rate: The Annual Percentage Rate ("APR") is the cost of your loan expressed as a yearly rate. The actual APR for your loan may be higher or lower, depending on the actual amount you borrow and your actual repayment schedule.

Cash Loans Direct is a credit access business, ("CAB"). The examples above are based on the consumer paying on time with the schedule provided on credit origination. Additional fees that may occur include \$30.00 for any returned payment, and/or a late fee of \$7.50 or 5% of the delinquent installment amount, whichever is greater, if the payment is more than 10 days late.

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 N. Lamar Blvd., 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).