Cash Loans Direct

Payday Loan

\$450.00______, ___5__ Payments

Cost Disclosure

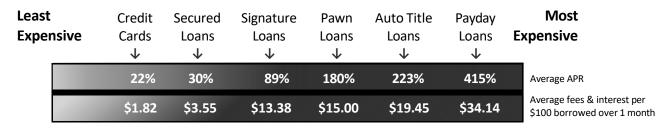
Cost of this loan:

Borrowed amount (cash advance)	\$ <u>450.00</u>
Interest paid to lender (interest rate:10_%)	\$ <u>14.26</u>
Fees paid to Cash Loans Direct	\$ 958.34
Payment amounts (payments due every Month)	Payments #1 - #_4 \$284.52 Final Payment #_5 \$284.52
Total of payments (if I pay on time)	\$ 1,422.60

APR	687.87	_%
Term of loan	152 Days	_

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	\$ <u>117.72</u>	\$ <u>567.72</u>
1 Month	\$ <u>252.25</u>	\$ <u>702.25</u>
2 Months	\$486.41	\$936.41
3 Months	\$699.20	\$ <u>1,149.20</u>
<u>152 Days</u>	\$972.60	\$ <u>1,422.60</u>

Cost of other types of loans:



Repayment:

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

******	6 ¾ will pay the loan on time as scheduled (typically before 5 months)
j	¾ will renew 1 to 4 times before paying off the loan
***	2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2022 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.