



INSTALLMENT LOAN

ANNUAL PERCENTAGE RATE

468.20%

TERM OF LOAN

168

 days

\$500

12 Payments

Cost of this loan

Borrowed amount <small>Cash advance</small>	\$500.00
Interest paid to lender <small>Interest rate: 10.0%</small>	\$23.01
Fees paid to Simple Fast Money <small>CAB fee</small>	\$726.75
Payment amounts	<small>Due every 2 Weeks</small>
Payments #1 – #11	\$104.15
Final Payment #12	\$104.11

Total of payments
(If I pay on time)
\$1,249.76

If I pay off the loan in

Pay off in	Interest + fees (approximately)	Total to pay (approximately)
2 Weeks	\$62.48	\$562.48
1 Month	\$133.89	\$633.89
2 Months	\$267.77	\$767.77
3 Months	\$401.66	\$901.66
Full Term (168 days)	\$749.76	\$1,249.76

Values are approximations. Actual amount depends on payments made by the payoff date.

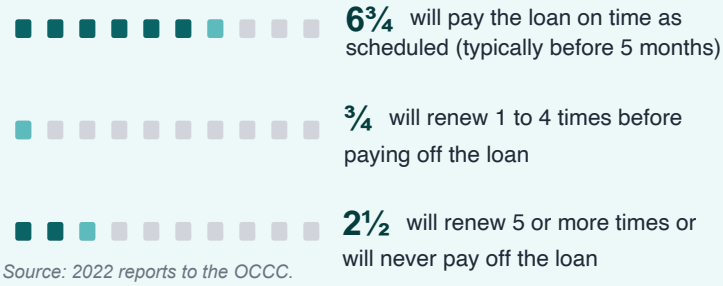
Cost of other types of loans

<small>← LEAST EXPENSIVE →</small>	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	<small>← MOST EXPENSIVE</small> Payday Loans
	22% <small>\$1.82</small>	30% <small>\$3.55</small>	89% <small>\$13.38</small>	180% <small>\$15.00</small>	223% <small>\$19.45</small>	415% <small>\$34.14</small>

Top number: Average APR • Bottom number: Average fees & interest per \$100 borrowed over 1 month

Repayment

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



Source: 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 • occc.texas.gov
- This disclosure is provided under Texas Finance Code Section 393.223.

INSTALLMENT LOAN

\$1,000 12 Payments

ANNUAL PERCENTAGE RATE **473.70%**

TERM OF LOAN **168** days

Cost of this loan

Borrowed amount Cash advance	\$1,000.00
Interest paid to lender Interest rate: 10.0%	\$46.03
Fees paid to Simple Fast Money CAB fee	\$1,470.50
Payment amounts Due every 2 Weeks	
Payments #1 – #11	\$209.71
Final Payment #12	\$209.72
Total of payments (If I pay on time)	\$2,516.53

If I pay off the loan in

Pay off in	Interest + fees (approximately)	Total to pay (approximately)
2 Weeks	\$126.38	\$1,126.38
1 Month	\$270.81	\$1,270.81
2 Months	\$541.62	\$1,541.62
3 Months	\$812.43	\$1,812.43
Full Term (168 days)	\$1,516.53	\$2,516.53

Values are approximations. Actual amount depends on payments made by the payoff date.

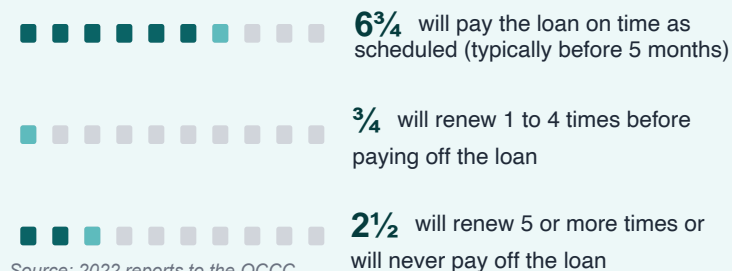
Cost of other types of loans

← LEAST EXPENSIVE →					← MOST EXPENSIVE →
Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loan	Payday Loans
22% \$1.82	30% \$3.55	89% \$13.38	180% \$15.00	223% \$19.45	415% \$34.14

Top number: Average APR • Bottom number: Average fees & interest per \$100 borrowed over 1 month

Repayment

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



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?

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INSTALLMENT LOAN

\$1,500 12 Payments

ANNUAL PERCENTAGE RATE **476.30%**

TERM OF LOAN **168** days

Cost of this loan

Borrowed amount Cash advance	\$1,500.00
Interest paid to lender Interest rate: 10.0%	\$69.04
Fees paid to Simple Fast Money CAB fee	\$2,231.25
Payment amounts Due every 2 Weeks	
Payments #1 – #11	\$316.69
Final Payment #12	\$316.70
Total of payments If I pay on time	\$3,800.29

If I pay off the loan in

Pay off in	Interest + fees (approximately)	Total to pay (approximately)
2 Weeks	\$191.69	\$1,691.69
1 Month	\$410.77	\$1,910.77
2 Months	\$821.53	\$2,321.53
3 Months	\$1,232.30	\$2,732.30
Full Term (168 days)	\$2,300.29	\$3,800.29

Values are approximations. Actual amount depends on payments made by the payoff date.

Cost of other types of loans

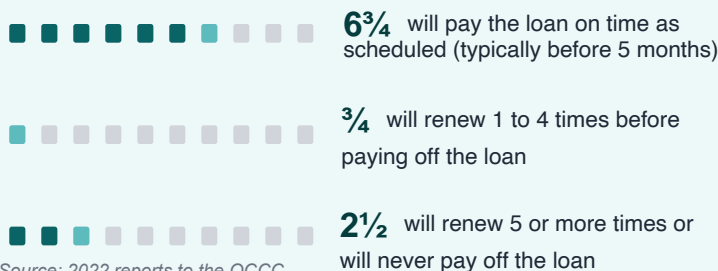
← **LEAST EXPENSIVE** →

Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	← MOST EXPENSIVE
22% \$1.82	30% \$3.55	89% \$13.38	180% \$15.00	223% \$19.45	Payday Loans 415% \$34.14

Top number: Average APR • Bottom number: Average fees & interest per \$100 borrowed over 1 month

Repayment

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