

Texas Car Title and Payday Loan Services, Inc.

Payday Loan

\$, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="200.00"/>
Interest paid to lender (interest rate: <input type="text" value="9.9"/> %)	\$ <input type="text" value="0.87"/>
Fees paid to <input type="text" value="Texas Car Title and Payday Loan Services, Inc."/>	\$ <input type="text" value="30.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="230.87"/>





APR (cost of credit as a yearly rate)	<input type="text" value="402.41"/> %
Term of loan	<input type="text" value="14"/>

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	\$ <input type="text" value="30.87"/>	\$ <input type="text" value="230.87"/>
1 Month	\$ <input type="text" value="61.74"/>	\$ <input type="text" value="261.74"/>
2 Months	\$ <input type="text" value="123.48"/>	\$ <input type="text" value="323.48"/>
3 Months	\$ <input type="text" value="185.22"/>	\$ <input type="text" value="385.22"/>

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:	
	3 ½ will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	2 will renew 2 to 4 times before paying off the loan
	3 ½ 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.

Texas Car Title and Payday Loan Services, Inc.

Payday Loan

\$, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="300.00"/>
Interest paid to lender (interest rate: <input type="text" value="9.9"/> %)	\$ <input type="text" value="1.31"/>
Fees paid to <input type="text" value="Texas Car Title and Payday Loan Services, Inc."/>	\$ <input type="text" value="45.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="346.31"/>





APR (cost of credit as a yearly rate)	<input type="text" value="402.46"/> %
Term of loan	<input type="text" value="14"/>

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	\$ 46.31	\$ 346.31
1 Month	\$ 92.62	\$ 392.62
2 Months	\$ 185.24	\$ 485.24
3 Months	\$ 277.86	\$ 577.86

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:	
	3½ will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	2 will renew 2 to 4 times before paying off the loan
	3½ will renew 5 or more times or will never pay off the loan

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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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Texas Car Title and Payday Loan Services, Inc.

Payday Loan

\$500, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 9.9 %)	\$ 2.18
Fees paid to Texas Car Title and Payday Loan Services, Inc.	\$ 75.00
Total of payments (if I pay on time)	\$ 577.18





APR (cost of credit as a yearly rate)	402.44 %
Term of loan	14

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	\$ 77.18	\$ 577.18
1 Month	\$ 154.36	\$ 654.36
2 Months	\$ 308.72	\$ 808.72
3 Months	\$ 463.08	\$ 963.08

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:	
	3½ will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	2 will renew 2 to 4 times before paying off the loan
	3½ 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?

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