

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="2.12"/>
Fees paid to <input type="text" value="Texas Car Title and Payday Loan Services, Inc."/>	\$ <input type="text" value="60.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="262.12"/>





APR (cost of credit as a yearly rate)	<input type="text" value="377.90"/> %
Term of loan	<input type="text" value="30"/>

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	\$ 60.98	\$ 260.98
1 Month	\$ 62.12	\$ 262.12
2 Months	\$ 124.24	\$ 324.24
3 Months	\$ 186.36	\$ 386.36

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?

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="3.17"/>
Fees paid to <input type="text" value="Texas Car Title and Payday Loan Services, Inc."/>	\$ <input type="text" value="90.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="393.17"/>





APR (cost of credit as a yearly rate)	<input type="text" value="377.86"/> %
Term of loan	<input type="text" value="30"/>

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="91.47"/>	\$ <input type="text" value="391.47"/>
1 Month	\$ <input type="text" value="93.17"/>	\$ <input type="text" value="393.17"/>
2 Months	\$ <input type="text" value="186.34"/>	\$ <input type="text" value="486.34"/>
3 Months	\$ <input type="text" value="279.51"/>	\$ <input type="text" value="579.51"/>

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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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 %)	\$ 5.29
Fees paid to Texas Car Title and Payday Loan Services, Inc.	\$ 150.00
Total of payments (if I pay on time)	\$ 655.29





APR (cost of credit as a yearly rate)	377.87 %
Term of loan	30

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	\$ 152.46	\$ 652.46
1 Month	\$ 155.29	\$ 655.29
2 Months	\$ 310.58	\$ 810.58
3 Months	\$ 465.87	\$ 965.87

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
	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?

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