POWER FINANCE TEXAS

Payday Loan

\$300 , One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 10.0 %)	\$ 1.23
Fees paid to POWER FINANCE TEXAS	\$ 90.00
Total of payments (if I pay on time)	\$ 391.23

APR (cost of credit as a yearly rate)	739.97	%
Term of loan	15	

If I pay off the loan in:	pa an	rill have to y interest d fees of proximatel	interest pay a total of		
2 Weeks	\$	91.23	\$	391.23	
1 Month	\$	182.46	\$	482.46	
2 Months	\$	364.92	\$	664.92	
3 Months	\$	547.38	\$	847.38	

Cost of other types of loans:

Leas Exp	st ensive	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?

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.

POWER FINANCE TEXAS

Payday Loan

\$ 500 , One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 10.0 %)	\$ 2.05
Fees paid to POWER FINANCE TEXAS	\$ 150.00
Total of payments (if I pay on time)	\$ 652.05

APR (cost of credit as a yearly rate)	739.97	_%
Term of loan	15	

If I pay off the loan in:	pa ^s an	vill have to I will have by interest pay a total approximately:			/ :
2 Weeks	\$	152.05	\$	652.05	
1 Month	\$	304.10	\$	804.10	
2 Months	\$	608.20	\$	1,108.20	
3 Months	\$	912.30	\$	1,412.30	

Cost of other types of loans:

Lea: Exp	st ensive	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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POWER FINANCE TEXAS

Payday Loan

\$ 700 , One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 700.00
Interest paid to lender (interest rate: 10.0%)	\$ 2.87
Fees paid to POWER FINANCE TEXAS	\$ 210.00
Total of payments (if I pay on time)	\$ 912.87

APR (cost of credit as a yearly rate)	739.97	%
Term of loan	15	

If I pay off the loan in:	I will have to pay interest and fees of approximately:		pay app	I will have to pay a total of approximately:			
2 Weeks	\$	212.87	\$	912.87			
1 Month	\$	425.74	\$	1,125.74			
2 Months	\$	851.48	\$	1,551.48			
3 Months	\$	1,277.22	\$	1,977.22			

Cost of other types of loans:

Lea: Exp	st ensive	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	
オオ	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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