

Cash Factory USA

Payday Loan

\$100, One Payment

Cost Disclosure

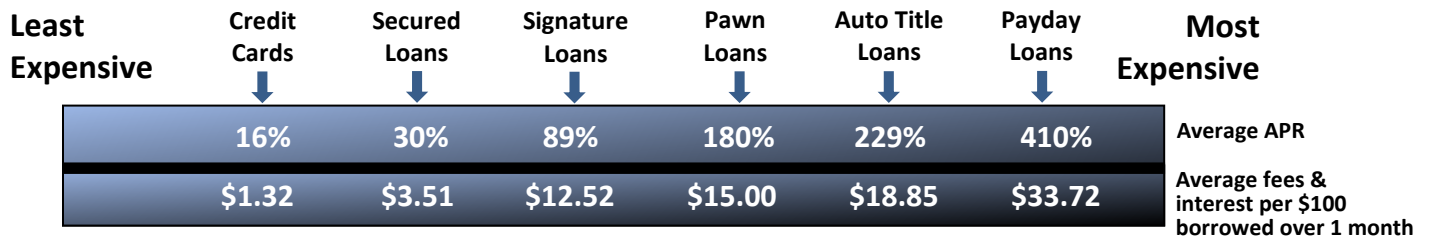
Cost of this loan:

| | |
|--|-----------|
| Borrowed amount (cash advance) | \$ 100.00 |
| Interest paid to lender (interest rate: 9.9 %) | \$ 0.47 |
| Fees paid to Cash Factory USA | \$ 24.98 |
| Total of payments (if I pay on time) | \$ 125.45 |

| | |
|--|----------|
| APR (cost of credit as a yearly rate) | 663.64 % |
| Term of loan | 14 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 | \$25.45 | \$125.45 |
| 1 Month | \$50.90 | \$150.90 |
| 2 Months | \$101.80 | \$201.80 |
| 3 Months | \$152.70 | \$252.70 |

Cost of other types of loans:



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 OCC.

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.