

# Cash Factory USA

## Payday Loan

\$300, One Payment

## Cost Disclosure

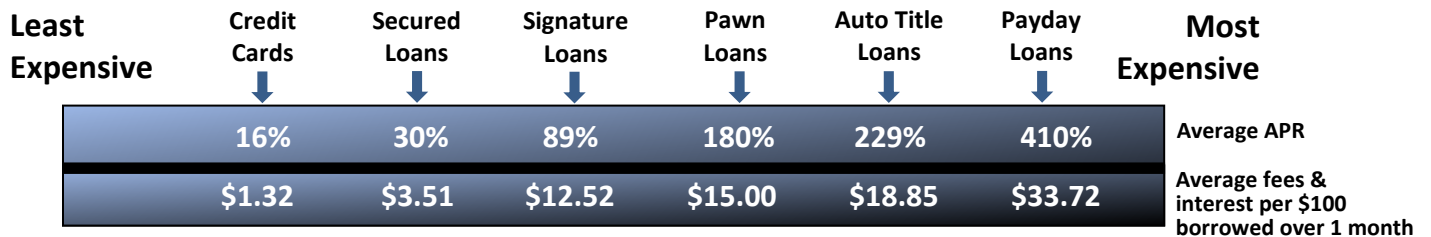
### Cost of this loan:

<b>Borrowed amount</b> (cash advance)	\$ 300.00
<b>Interest paid to lender</b> (interest rate: 9.9 %)	\$ 1.42
<b>Fees paid to</b> Cash Factory USA	\$ 74.94
<b>Total of payments</b> (if I pay on time)	\$ 376.36

<b>APR</b> (cost of credit as a yearly rate)	663.64 %
<b>Term of loan</b>	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	\$76.36	\$376.36
1 Month	\$152.72	\$452.72
2 Months	\$305.44	\$605.44
3 Months	\$458.16	\$758.16

### Cost of other types of loans:



### 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](mailto:consumer.complaints@occc.texas.gov).
- Visit [occc.texas.gov](http://occc.texas.gov) for more information.
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