

READY CASH

Payday Loan

\$, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="100.00"/>
Interest paid to lender (interest rate: <input type="text" value="10.0%"/>)	\$ <input type="text" value="0.48"/>
Fees paid to <input type="text" value="READY CASH"/>	\$ <input type="text" value="25.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="125.48"/>





APR (cost of credit as a yearly rate)	<input type="text" value="664.30"/> %
Term of loan	<input type="text" value="2 Weeks"/>

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="25.48"/>	\$ <input type="text" value="125.48"/>
1 Month	\$ <input type="text" value="50.96"/>	\$ <input type="text" value="150.96"/>
2 Months	\$ <input type="text" value="101.92"/>	\$ <input type="text" value="201.92"/>
3 Months	\$ <input type="text" value="152.88"/>	\$ <input type="text" value="252.88"/>

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.

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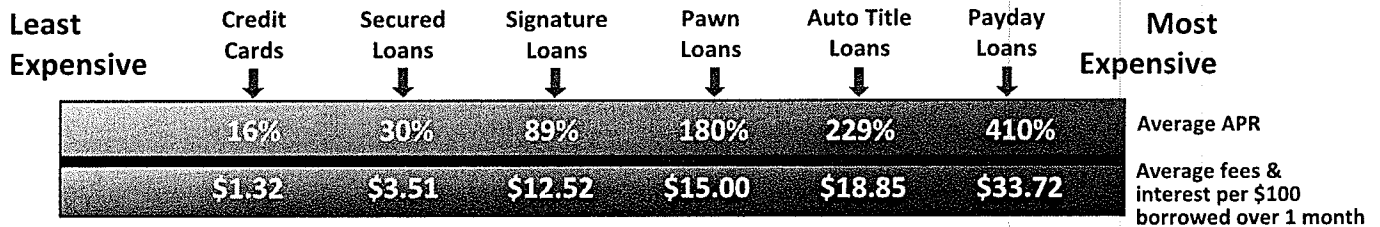
Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="300.00"/>
Interest paid to lender (interest rate: <input type="text" value="10.0"/> %)	\$ <input type="text" value="1.44"/>
Fees paid to <input type="text" value="READY CASH"/>	\$ <input type="text" value="75.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="376.44"/>

APR (cost of credit as a yearly rate)	<input type="text" value="664.30"/> %
Term of loan	<input type="text" value="2 Weeks"/>





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="76.44"/>	\$ <input type="text" value="376.44"/>
1 Month	\$ <input type="text" value="152.88"/>	\$ <input type="text" value="452.88"/>
2 Months	\$ <input type="text" value="305.76"/>	\$ <input type="text" value="605.76"/>
3 Months	\$ <input type="text" value="458.64"/>	\$ <input type="text" value="758.64"/>

Cost of other types of loans:



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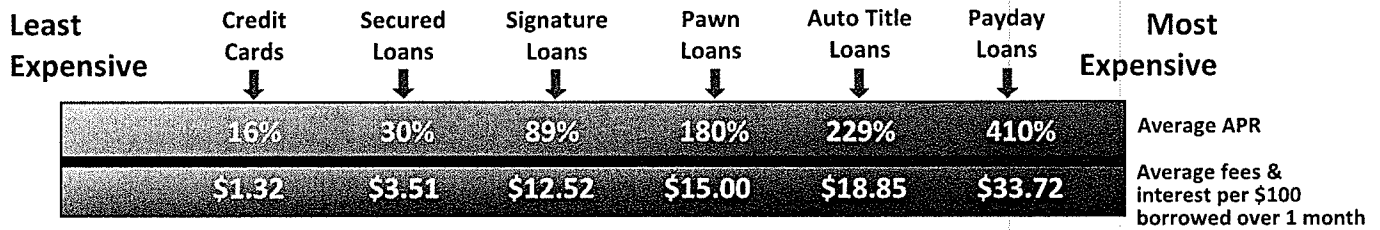
Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="700.00"/>
Interest paid to lender (interest rate: <input type="text" value="10.0%"/>)	\$ <input type="text" value="3.37"/>
Fees paid to <input type="text" value="READY CASH"/>	\$ <input type="text" value="175.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="878.37"/>





APR (cost of credit as a yearly rate)	<input type="text" value="664.30"/> %
Term of loan	<input type="text" value="2 Weeks"/>

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="178.37"/>	\$ <input type="text" value="878.37"/>
1 Month	\$ <input type="text" value="356.74"/>	\$ <input type="text" value="1,056.74"/>
2 Months	\$ <input type="text" value="713.48"/>	\$ <input type="text" value="1,413.48"/>
3 Months	\$ <input type="text" value="1,070.22"/>	\$ <input type="text" value="1,770.22"/>

Cost of other types of loans:



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