

READY CASH

Payday Loan

\$300, 5 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 10%)	\$ 12.49
Fees paid to READY CASH	\$ 600.00
Payment amounts (payments due every MONTHLY)	Payments #1-# 4 \$ 122.50 (Final) Payment #5 \$ 422.50
Total of payments (if I pay on time)	\$ 912.49

APR (cost of credit as a yearly rate)	490.26 %
Term of loan	152 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	\$601.15	\$901.15
1 Month	\$602.46	\$902.46
2 Months	\$604.92	\$904.92
3 Months	\$607.38	\$907.38
Final Payment	\$612.49	\$912.49

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 multi-payment payday loan:



7 will pay the loan on time as scheduled (typically 5 months)



1 will renew 1 to 4 times before paying off the loan



2 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.

READY CASH

Payday Loan

\$, Payments

Cost Disclosure

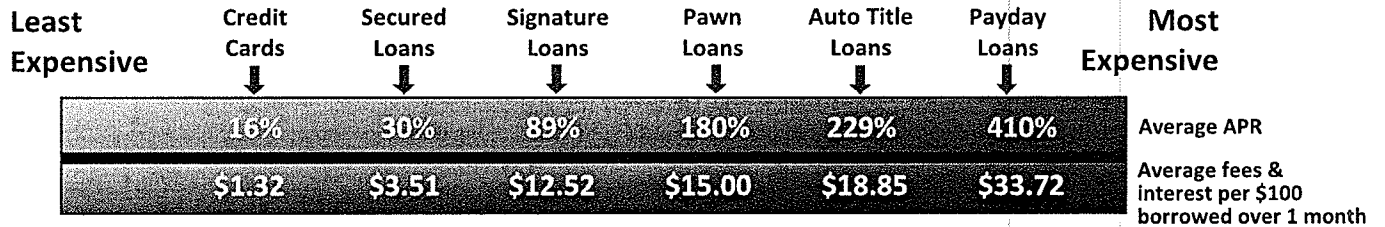
Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="500.00"/>
Interest paid to lender (interest rate: <input type="text" value="10"/> %)	\$ <input type="text" value="20.82"/>
Fees paid to <input type="text" value="READY CASH"/>	\$ <input type="text" value="1,000.00"/>
Payment amounts (payments due every <input type="text" value="MONTHLY"/>)	Payments #1-# <input type="text" value="4"/> \$ <input type="text" value="204.16"/> (Final) Payment # <input type="text" value="5"/> \$ <input type="text" value="704.16"/>
Total of payments (if I pay on time)	\$ <input type="text" value="1,520.82"/>

APR (cost of credit as a yearly rate)	<input type="text" value="490.26"/> %
Term of loan	<input type="text" value="152 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	\$ <input type="text" value="1,001.91"/>	\$ <input type="text" value="1,501.91"/>
1 Month	\$ <input type="text" value="1,004.10"/>	\$ <input type="text" value="1,504.10"/>
2 Months	\$ <input type="text" value="1,008.20"/>	\$ <input type="text" value="1,508.20"/>
3 Months	\$ <input type="text" value="1,012.30"/>	\$ <input type="text" value="1,512.30"/>
Final Payment	\$ <input type="text" value="1,020.82"/>	\$ <input type="text" value="1,520.82"/>

Cost of other types of loans:



Repayment:

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	7 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
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Before getting this loan, ask yourself:

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- Can I afford late charges if I miss a payment?
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READY CASH

Payday Loan

\$700, 5 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 700.00
Interest paid to lender (interest rate: 10%)	\$ 29.15
Fees paid to READY CASH	\$ 1,400.00
Payment amounts (payments due every MONTHLY)	Payments #1-# 4 \$ 285.83 (Final) Payment #5 \$ 985.83
Total of payments (if I pay on time)	\$ 2,129.15




APR (cost of credit as a yearly rate)	490.26 %
Term of loan	152 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	\$ 1,402.68	\$ 2,102.68
1 Month	\$ 1,405.75	\$ 2,105.75
2 Months	\$ 1,411.50	\$ 2,111.50
3 Months	\$ 1,417.25	\$ 2,117.25
Final Payment	\$ 1,429.15	\$ 2,129.15

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 multi-payment payday loan:	
	7 will pay the loan on time as scheduled (typically 5 months)
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	2 will renew 5 or more times or will never pay off the loan.

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- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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