Texas Star Title and loans

Payday Loan

\$ 100 , 12 Payments

Cost Disclosure

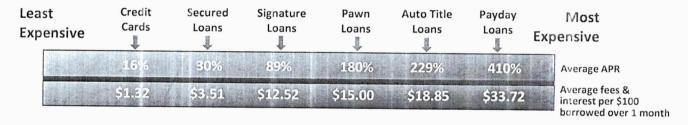
Cost of this loan:

Borrowed amount	
(cash advance)	\$ 100.00
Interest paid to lender (interest rate: 16 %)	\$ 4.60
Fees paid to	processing
Texas Star	\$ 324.00
Payment amounts	Payments #1-# 11
(payments due every	\$ 27.00
14 days	(Final) Payment # 😘
handware a second secon	\$ 131.60
Total of payments	
(if I pay on time)	\$ 428.60
L	

APR (cost of credit as a yearly rate)	703.94	%
Term of loan	168	

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	\$27.38	\$127.38
1 Month	\$54.82	\$ 154.82
2 Months	\$ 109.64	\$209.64
3 Months	\$ 164.47	\$ 264.47
5.5 months	\$ 328.60	\$428.60

Cost of other types of loans:



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.

Texas Star Title and loans

Payday Loan

\$500 , 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount	
(cash advance)	\$ 500.00
,	000.00
Interest paid to lender	\$ 23.01
(interest rate: 16 %)	23.01
Fees paid to	
	\$ 1620.00
Texas Star	¥ 1020.00
Payment amounts	Payments #1-# 11
(payments due every	\$ 135.00
14 days	(Final) Payment # 😭
lease and the second se	\$ 658.01
Total of payments	harmon and the same and the sam
(if I pay on time)	\$ 2143.01
(, pa, o time)	¥ [2143.01

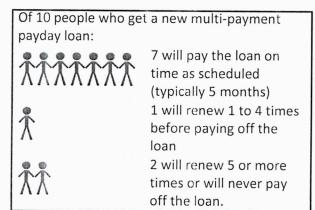
APR (cost of credit as a yearly rate)	703.94]%
Term of loan	168	

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	\$136.92	\$ 636.92
1 Month	\$274.11	\$774.11
2 Months	\$ 548.22	\$ 1048.22
3 Months	\$822.33	\$ 1322.33
5.5 month	\$ 1643.01	\$2143.01

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
	\$1.52	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:



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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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Texas Star Title and loans

Payday Loan

\$ 1000 , 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 1000
Interest paid to lender (interest rate: 16 %)	\$ 46.03
Fees paid to Texas Star	\$ 3240.00
Payment amounts	Payments #1-# 11
(payments due every	\$ 270.00
14 days	(Final) Payment # 😘
	\$ 1316.03
Total of payments	
(if I pay on time)	\$ 4286.03

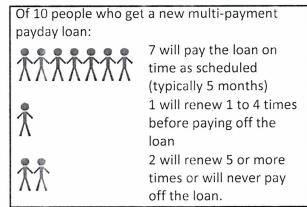
APR (cost of credit as a yearly rate)	703.94	%
Term of loan	168	

the loan in:	I will have to pay interest and fees of approximate	I will have to pay a total of approximately: ly:
2 Weeks	\$273.84	\$1273.84
1 Month	\$548.22	\$1548.22
2 Months	\$1096.44	\$ 2096.44
3 Months	\$ 1644.66	\$ 2644.66
5.5 months	\$3286.03	\$ 4286.03

Cost of other types of loans:

Least	Credit	Secured	Signature	Pawn	Auto Title	Payday	Most
Expensive	Car ds ↓	Loans	Loans	Loans	Loans	Loans	Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	58.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:



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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