

Texas OCCC Notice and Fee Schedule

INSTALLMENT TITLE LOAN DISCLOSURE

The following examples demonstrate how finance charges are imposed on our 6-month Installment loan using market rates.* You will pay 9.95% interest on the outstanding principal, plus a Credit Access Business fee (CAB Fee) of \$28.00 every calculation period per \$100.00 borrowed. Title Fee is assumed to be financed in the amounts borrowed. No discounts obtained through the Loan Optimizer are included in the examples.

*Market Rate is determined by the average of the CAB fees in the respective store regions as provided by the OCCC.

Amount to Borrower	Term (Days)	Title Fee	Interest (9.95%)	CAB Fee	Finance Charges (Interest + CAB Fee)	APR	Total of Payments
\$300.00	180	\$28.00	\$11.17	\$386.50	\$397.67	245.85%	\$725.67
\$500.00	180	\$28.00	\$18.01	\$622.22	\$640.23	245.88%	\$1,168.23
\$800.00	180	\$28.00	\$28.21	\$975.74	\$1,003.95	245.87%	\$1,831.95
\$1,000.00	180	\$28.00	\$35.04	\$1,211.45	\$1,246.49	245.88%	\$2,274.49
\$1,500.00	180	\$28.00	\$52.09	\$1,800.63	\$1,852.72	245.87%	\$3,380.72
\$2,000.00	180	\$28.00	\$69.13	\$2,389.79	\$2,458.92	245.87%	\$4,486.92
\$3,000.00	180	\$28.00	\$103.21	\$3,568.18	\$3,671.39	245.86%	\$6,699.39

CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT AMOUNT TO REDUCE INTEREST COSTS.

Returned Item Charge. If you make a payment and your payment is returned for any reason, you will be charged a fee of \$30 each time.

Late charge: If a payment is late, you will be charged FIVE PERCENT (5%) of the Payment Amount or \$7.50, whichever is greater.

License. Discount Title Loan is licensed and examined by the State of Texas-Office of Consumer Credit Commissioner.

OCCC Notice: This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.