

Cash Depot LLC DBA East Texas Title & Loan

Payday Loan

\$250, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 250.00
Interest paid to lender (interest rate: 10 %)	\$ 0.92
Fees paid to Cash Depot LLC DBA East Texas Title & Loan	\$ 60.00
Total of payments (if I pay on time)	\$ 310.92

APR (cost of credit as a yearly rate)	635.31 %
Term of loan	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	\$60.92	\$310.92
1 Month	\$121.84	\$371.84
2 Months	\$243.68	\$493.68
3 Months	\$365.52	\$615.52

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 OCC.

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.

Cash Depot LLC DBA East Texas Title & Loan

Payday Loan

\$250, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 250.00
Interest paid to lender (interest rate: 10 %)	\$ 1.98
Fees paid to Cash Depot LLC DBA East Texas Title & Loan	\$ 75.00
Total of payments (if I pay on time)	\$ 326.98





APR (cost of credit as a yearly rate)	374.64 %
Term of loan	30 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	\$75.92	\$325.92
1 Month	\$76.98	\$326.98
2 Months	\$153.96	\$403.96
3 Months	\$230.94	\$480.94

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
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	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

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