

## Fee Schedule for Single Payment Payday Loans

Amount Received	Standard Loan Term	Standard Rate (CAB Fee)	Lender Interest (\$amount)	Annual Percentage Rate
\$250.00	14 Days	\$60.00	\$0.92	635.309%
\$300.00	14 Days	\$72.00	\$1.11	635.361%
\$500.00	14 Days	\$120.00	\$1.85	635.361%
\$700.00	14 Days	\$168.00	\$2.59	635.361%
\$1,000.00	14 Days	\$240.00	\$3.70	635.361%

## Fee Schedule for Single Payment Payday Loans

Amount Received	Standard Loan Term	Standard Rate (CAB Fee)	Lender Interest (\$amount)	Annual Percentage Rate
\$250.00	30 Days	\$75.00	\$1.98	374.636%
\$300.00	30 Days	\$90.00	\$2.38	374.652%
\$500.00	30 Days	\$150.00	\$3.96	374.636%
\$700.00	30 Days	\$210.00	\$5.55	374.646%
\$1,000.00	30 Days	\$300.00	\$7.93	374.648%

- Late Fee of greater of 5% of the payment amount or \$7.50 if any payment is in default for period of not less than 10 days. If there is insufficient funds on deposit in your bank account to effect a payment on the payment date, the lender will assess you a \$30.00 NSF Charge.

\*\*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](http://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 title loan should only be used to meet intermediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

## Fee Schedule for Single Payment Title Loans

The Principal Amount (Amount Financed in your Promissory Note with your third party lender) of your extension of credit includes the amount you received plus a lien fee of \$33.00 paid to public officials. The interest paid to the third party lender as well as the CAB Fees paid by the consumer to CAB are calculated based on the Principal Amount of the extension of credit.

Amount Received	Fee Paid to Public Officials	Standard Loan Term	*Standard Rate (CAB Fee)	Lender Interest (\$amount)	Annual Percentage Rate
\$250.00	\$33.00	30 Days	\$84.90	\$2.24	374.630%
\$300.00	\$33.00	30 Days	\$99.90	\$2.64	374.646%
\$500.00	\$33.00	30 Days	\$159.90	\$4.22	374.633%
\$700.00	\$33.00	30 Days	\$219.90	\$5.81	374.644%
\$1,000.00	\$33.00	30 Days	\$309.90	\$8.19	374.646%

- Late Fee of greater of 5% of the payment amount or \$7.50 if any payment is in default for period of not less than 10 days.

-In the event of default, the consumer may be required to surrender possession of the motor vehicle to the lender or other person to satisfy the consumer's outstanding obligations under the loan.

\*Standard Rate could vary.

\*\*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](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto: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 title loan should only be used to meet intermediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.