

# LENDNATION

## Payday Loan

\$ **250.95** , One Payment

### Cost Disclosure

#### Cost of this loan:

|  |  |
|--|--|
| <b>Borrowed amount</b><br>(cash advance)   | \$ <input type="text" value="200.00"/> |
| <b>Interest paid to lender</b><br>(interest rate: <input type="text" value="10"/> %) | \$ <input type="text" value="0.95"/>   |
| <b>Fees paid to</b><br><input type="text" value="QUIK CASH"/>                        | \$ <input type="text" value="50.00"/>  |
| <b>Total of payments</b><br>(if I pay on time)                                       | \$ <input type="text" value="250.95"/> |

|  |                                      |
|--|--------------------------------------|
| <b>APR</b> (cost of credit as a yearly rate) | <input type="text" value="664.17%"/> |
| <b>Term of loan</b>                          | <input type="text" value="2 Weeks"/> |

| 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="50.95"/>                  | \$ <input type="text" value="250.95"/>       |
| 4 Weeks                   | \$ <input type="text" value="101.91"/>                 | \$ <input type="text" value="301.91"/>       |
| 6 Weeks                   | \$ <input type="text" value="152.87"/>                 | \$ <input type="text" value="352.87"/>       |
| 8 Weeks                   | \$ <input type="text" value="203.83"/>                 | \$ <input type="text" value="403.83"/>       |





\*Based on payment in full at the end of each term.

\*Does not contemplate any principal paydown, which may be required.

#### Cost of other types of loans:



#### Repayment:

|   |   |
|---|---|
| Of 10 people who get a new single-payment payday loan:                              |   |
|  | 3½ 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 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](mailto:consumer.complaints@occc.texas.gov).
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- This disclosure is provided under Texas Finance Code Section 393.223.

# LENDNATION

## Payday Loan

\$ **376.43** , One Payment

### Cost Disclosure

#### Cost of this loan:

|  |  |
|--|--|
| <b>Borrowed amount</b><br>(cash advance)   | \$ <input type="text" value="300.00"/> |
| <b>Interest paid to lender</b><br>(interest rate: <input type="text" value="10"/> %) | \$ <input type="text" value="1.43"/>   |
| <b>Fees paid to</b><br><input type="text" value="QUIK CASH"/>                        | \$ <input type="text" value="75.00"/>  |
| <b>Total of payments</b><br>(if I pay on time)                                       | \$ <input type="text" value="376.43"/> |

|  |                                      |
|--|--------------------------------------|
| <b>APR</b> (cost of credit as a yearly rate) | <input type="text" value="664.21%"/> |
| <b>Term of loan</b>                          | <input type="text" value="2 Weeks"/> |

| 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="76.43"/>                  | \$ <input type="text" value="376.43"/>       |
| 4 Weeks                   | \$ <input type="text" value="152.87"/>                 | \$ <input type="text" value="452.87"/>       |
| 6 Weeks                   | \$ <input type="text" value="229.31"/>                 | \$ <input type="text" value="529.31"/>       |
| 8 Weeks                   | \$ <input type="text" value="305.75"/>                 | \$ <input type="text" value="605.75"/>       |





\*Based on payment in full at the end of each term.

\*Does not contemplate any principal paydown, which may be required.

#### Cost of other types of loans:



#### Repayment:

|   |   |
|---|---|
| Of 10 people who get a new single-payment payday loan:                              |   |
|  | 3½ 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 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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# LENDNATION

## Payday Loan

\$ **627.39**, One Payment

### Cost Disclosure

#### Cost of this loan:

|  |           |
|--|-----------|
| <b>Borrowed amount</b><br>(cash advance)               | \$ 500.00 |
| <b>Interest paid to lender</b><br>(interest rate: 10%) | \$ 2.39   |
| <b>Fees paid to</b><br>QUIK CASH                       | \$ 125.00 |
| <b>Total of payments</b><br>(if I pay on time)         | \$ 627.39 |

|  |         |
|--|---------|
| <b>APR</b> (cost of credit as a yearly rate) | 664.25% |
| <b>Term of loan</b>                          | 2 Weeks |

| 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                   | \$ 127.39  | \$ 627.39                                    |
| 4 Weeks                   | \$ 254.79  | \$ 754.79                                    |
| 6 Weeks                   | \$ 382.19  | \$ 882.19                                    |
| 8 Weeks                   | \$ 509.58  | \$ 1009.58                                   |





\*Based on payment in full at the end of each term.

\*Does not contemplate any principal paydown, which may be required.

#### Cost of other types of loans:



#### 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 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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# LENDNATION

## Payday Loan

\$ **252.05**, One Payment

### Cost Disclosure

#### Cost of this loan:

|  |           |
|--|-----------|
| <b>Borrowed amount</b><br>(cash advance)               | \$ 200.00 |
| <b>Interest paid to lender</b><br>(interest rate: 10%) | \$ 2.05   |
| <b>Fees paid to</b><br>QUIK CASH                       | \$ 50.00  |
| <b>Total of payments</b><br>(if I pay on time)         | \$ 252.05 |

|  |         |
|--|---------|
| <b>APR</b> (cost of credit as a yearly rate) | 316.64% |
| <b>Term of loan</b>                          | 1 Month |

\*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: |
|---------------------------|--|--|
| 1 Month                   | \$ 52.05   | \$ 252.05                                    |
| 2 Months                  | \$ 104.10  | \$ 304.10                                    |
| 3 Months                  | \$ 156.16  | \$ 356.16                                    |
| 4 Months                  | \$ 208.21  | \$ 408.21                                    |

\*Based on payment in full at the end of each term.





\*Does not contemplate any principal paydown, which may be required.

\*Based on 30-day months.

#### 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:                              |   |
|  | 3½ 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 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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# LENDNATION

## Payday Loan

\$ **378.08** , One Payment

### Cost Disclosure

#### Cost of this loan:

|  |  |
|--|--|
| <b>Borrowed amount</b><br>(cash advance)   | \$ <input type="text" value="300.00"/> |
| <b>Interest paid to lender</b><br>(interest rate: <input type="text" value="10"/> %) | \$ <input type="text" value="3.08"/>   |
| <b>Fees paid to</b><br><input type="text" value="QUIK CASH"/>                        | \$ <input type="text" value="75.00"/>  |
| <b>Total of payments</b><br>(if I pay on time)                                       | \$ <input type="text" value="378.08"/> |

|  |                                      |
|--|--------------------------------------|
| <b>APR</b> (cost of credit as a yearly rate) | <input type="text" value="316.66%"/> |
| <b>Term of loan</b>                          | <input type="text" value="1 Month"/> |

\*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: |
|---------------------------|--|--|
| 1 Month                   | \$ 78.08   | \$ 378.08                                    |
| 2 Months                  | \$ 156.16  | \$ 456.16                                    |
| 3 Months                  | \$ 234.24  | \$ 534.24                                    |
| 4 Months                  | \$ 312.32  | \$ 612.32                                    |

\*Based on payment in full at the end of each term.





\*Does not contemplate any principal paydown, which may be required.

\*Based on 30-day months.

#### 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:                              |   |
|  | 3½ 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 |

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#### Before getting this loan, ask yourself:

- Do I need to borrow this money?
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- 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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# LENDNATION

## Payday Loan

\$ **630.13**, One Payment

### Cost Disclosure

#### Cost of this loan:

|  |  |
|--|--|
| <b>Borrowed amount</b><br>(cash advance)   | \$ <input type="text" value="500.00"/> |
| <b>Interest paid to lender</b><br>(interest rate: <input type="text" value="10"/> %) | \$ <input type="text" value="5.13"/>   |
| <b>Fees paid to</b><br><input type="text" value="QUIK CASH"/>                        | \$ <input type="text" value="125.00"/> |
| <b>Total of payments</b><br>(if I pay on time)                                       | \$ <input type="text" value="630.13"/> |

|  |                                      |
|--|--------------------------------------|
| <b>APR</b> (cost of credit as a yearly rate) | <input type="text" value="316.65%"/> |
| <b>Term of loan</b>                          | <input type="text" value="1 Month"/> |

\*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: |
|---------------------------|--|--|
| 1 Month                   | \$ 130.13  | \$ 630.13                                    |
| 2 Months                  | \$ 260.27  | \$ 760.27                                    |
| 3 Months                  | \$ 390.41  | \$ 890.41                                    |
| 4 Months                  | \$ 520.54  | \$ 1020.54                                   |

\*Based on payment in full at the end of each term.





\*Does not contemplate any principal paydown, which may be required.

\*Based on 30-day months.

#### Cost of other types of loans:



#### Repayment:

|   |   |
|---|---|
| Of 10 people who get a new single-payment payday loan:                              |   |
|  | 3½ will pay the loan on time as scheduled (typically 30 days) |
|  | 1 will renew 1 time before paying off the loan                |
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