Payday Loan

\$ 250.95, One Payment

Cost Disclosure

Cost of this loan:

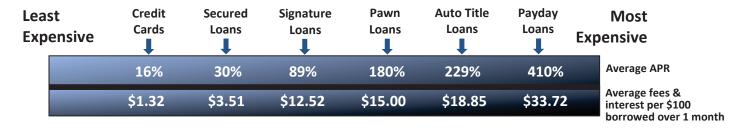
| Borrowed amount (cash advance) | \$ 200.00 |
|---|-----------|
| Interest paid to lender (interest rate: 10 %) | \$ 0.95 |
| Fees paid to QUIK CASH | \$ 50.00 |
| Total of payments (if I pay on time) | \$ 250.95 |

| APR (cost of credit as a yearly rate) | 664.17% |
|--|---------|
| Term of loan | 2 Weeks |

| If I pay off the loan in: | I will have to pay interest and fees of approximately | | pay app | II have to a total of roximately | / : |
|---------------------------------|--|--------|------------|--|------------|
| 2 Weeks | \$ | 50.95 | \$ | 250.95 | |
| 4 Weeks | \$ | 101.91 | \$ | 301.91 | |
| 6 Weeks | \$ | 152.87 | \$ | 352.87 | |
| 8 Weeks | \$ | 203.83 | \$ | 403.83 | |

^{*}Based on payment in full at the end of each term.

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 | |
| オオ | 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?

- 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.

^{*}Does not contemplate any principal paydown, which may be required.

Payday Loan

\$ 376.43, One Payment

Cost Disclosure

Cost of this loan:

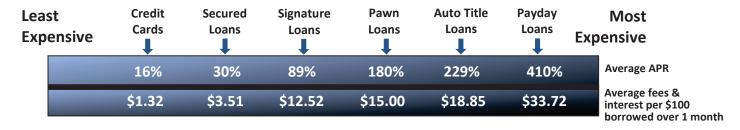
| Borrowed amount (cash advance) | \$ 300.00 |
|---|-----------|
| Interest paid to lender (interest rate: 10 %) | \$ 1.43 |
| Fees paid to QUIK CASH | \$ 75.00 |
| Total of payments (if I pay on time) | \$ 376.43 |

| APR (cost of credit as a yearly rate) | 664.21% |
|--|---------|
| Term of loan | 2 Weeks |

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | | pay app | II have to a total of roximately | / : |
|---------------------------------|--|--------|------------|--|------------|
| 2 Weeks | \$ | 76.43 | \$ | 376.43 | |
| 4 Weeks | \$ | 152.87 | \$ | 452.87 | |
| 6 Weeks | \$ | 229.31 | \$ | 529.31 | |
| 8 Weeks | \$ | 305.75 | \$ | 605.75 | |

^{*}Based on payment in full at the end of each term.

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 | |

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Before getting this loan, ask yourself:

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- 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?
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Payday Loan

\$ 627.39, One Payment

Cost Disclosure

Cost of this loan:

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

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

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | | pay app | II have to a total of roximately | / : |
|---------------------------------|--|--------|------------|--|------------|
| 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 easch term.

Cost of other types of loans:



Repayment:

| Of 10 people who payday loan: | get a new single-payment |
|-------------------------------|---|
| *** | 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:

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- 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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Payday Loan

\$ 252.05, One Payment

Cost Disclosure

Cost of this loan:

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

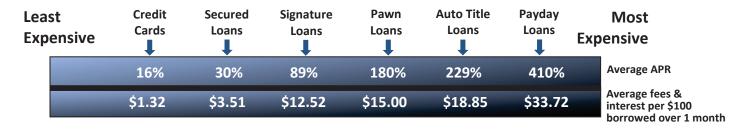
| APR (cost of credit as a yearly rate) | 316.64% | |
|--|---------|--|
| Term of loan | 1 Month | |
| | | |

*30 Days

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | | pay app | II have to a total of roximately | / : |
|---------------------------------|--|--------|------------|--|------------|
| 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.

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 |

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- Can I pay back the loan in full when it is due?
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- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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^{*}Based on 30-day months.

Payday Loan

\$ 378.08, One Payment

Cost Disclosure

Cost of this loan:

| Borrowed amount (cash advance) | \$ 300.00 |
|---|-----------|
| Interest paid to lender (interest rate: 10 %) | \$ 3.08 |
| Fees paid to QUIK CASH | \$ 75.00 |
| Total of payments (if I pay on time) | \$ 378.08 |

| APR (cost of credit as a yearly rate) | 316.66% |
|--|---------|
| Term of loan | 1 Month |
| | *20.5 |

*30 Days

| If I pay off the loan in: | I will have to pay interest and fees of approximately: | | pay app | II have to a total of roximately | ': |
|---------------------------------|--|--------|------------|--|-----------|
| 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.

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) |
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| * | 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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^{*}Based on 30-day months.

Payday Loan

\$ 630.13, One Payment

Cost Disclosure

Cost of this loan:

| Borrowed amount (cash advance) | \$ 500.00 |
|---|-----------|
| Interest paid to lender (interest rate: 10 %) | \$ 5.13 |
| Fees paid to QUIK CASH | \$ 125.00 |
| Total of payments (if I pay on time) | \$ 630.13 |

| APR (cost of credit as a yearly rate) | 316.65% | |
|--|---------|--|
| Term of loan | 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.

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 |

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