### CNU of Texas, LLC

## **Payday Loan**

\$ 800 , 12 Payments

#### **Cost Disclosure**

#### Cost of this loan:

Borrowed amount	
(cash advance)	\$ 800.00
(casii aavaiice)	₹ 800.00
<b>Interest</b> paid to lender	A
(interest rate: 10 %)	\$ 51.10
Fees paid to	
CNU of Texas, LLC	\$ 1,120.00
CITO OI TOXAG, EEG	
Payment amounts	Payments #1-# 11
(payments due every	\$ 164.26
· · ·	(Final) Payment #12
2 Weeks	
	\$ 164.24
Total of payments	
(if I pay on time)	\$ 1,971.10
(ii i pay on time)	7 1,371.10

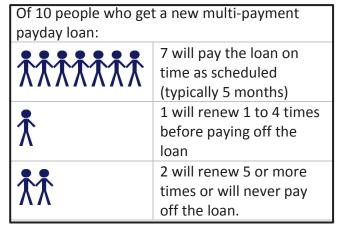
<b>APR</b> (cost of credit as a yearly rate)	409.25	<b>]</b> %
Term of loan	175 Days	

If I pay off the loan in:	pay and	ill have to	pay app	I will have to pay a total of approximately:			
2 Weeks	\$	104.26	\$	904.26			
1 Month	\$	204.32	\$	1,004.32			
2 Months	\$	402.62	\$	1,202.62			
3 Months	\$	598.54	\$	1,398.54			
4 Months	\$	791.94	\$	1,591.94			

## Cost of other types of loans:

16% 30% 89% 180% 229% 410% Average APR	Leas Expe	st ensive	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 interest per \$100		_	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month	

# Repayment:



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.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.