

ADVANCE AMERICA

Payday Loan

\$, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="300.00"/>
Interest paid to lender (interest rate: <input type="text" value="9.95"/> %)	\$ <input type="text" value="1.43"/>
Fees paid to <input type="text" value="Advance America"/>	\$ <input type="text" value="75.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="376.43"/>





APR (cost of credit as a yearly rate)	<input type="text" value="664.21"/> %
Term of loan	<input type="text" value="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	\$ 76.43	\$ 376.43
1 Month	\$ 152.86	\$ 452.86
2 Months	\$ 305.72	\$ 605.72
3 Months	\$ 458.58	\$ 758.58

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 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.

ADVANCE AMERICA

Payday Loan

\$500, One Payment

Cost Disclosure

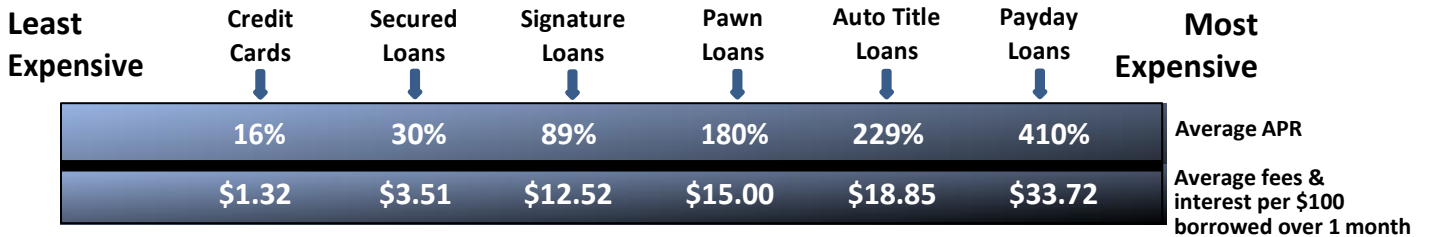
Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 9.95%)	\$ 2.38
Fees paid to Advance America	\$ 125.00
Total of payments (if I pay on time)	\$ 627.38

APR (cost of credit as a yearly rate)	664.19 %
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	\$ 127.38	\$ 627.38
1 Month	\$ 254.76	\$ 754.76
2 Months	\$ 509.52	\$ 1,009.52
3 Months	\$ 764.28	\$ 1,264.28

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

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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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ADVANCE AMERICA

Payday Loan

\$1,000, One Payment

Cost Disclosure

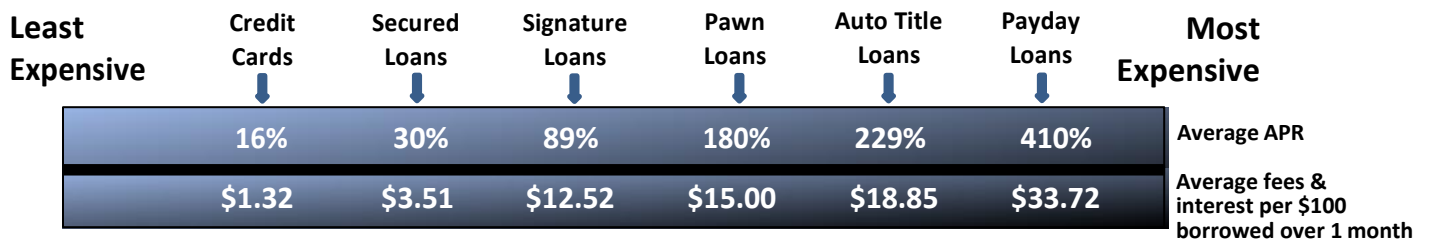
Cost of this loan:

Borrowed amount (cash advance)	\$ 1,000.00
Interest paid to lender (interest rate: 9.95%)	\$ 4.77
Fees paid to Advance America	\$ 250.00
Total of payments (if I pay on time)	\$ 1,254.77





APR (cost of credit as a yearly rate)	664.22 %
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	\$ 254.77	\$ 1,254.77
1 Month	\$ 509.54	\$ 1,509.54
2 Months	\$ 1,019.08	\$ 2,019.08
3 Months	\$ 1,528.62	\$ 2,528.62

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)
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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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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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