

ADVANCE AMERICA

Payday Loan

\$300.00, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 9.95%)	\$ 1.43
Fees paid to Advance America	\$ 75.00
Total of payments (if I pay on time)	\$ 376.43





APR	664.21%
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	\$ 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:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment payday loan:	
	4 ¾ will pay the loan on time as scheduled (typically before 30 days)
	1 ¼ will renew 1 time before paying off the loan
	1 ½ will renew 2 to 4 times before paying off the loan
	2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2019 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.

ADVANCE AMERICA

Payday Loan

\$500.00, 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	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	\$ 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:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month

Repayment:

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ADVANCE AMERICA

Payday Loan

\$1,000.00, 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	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:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month

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