

Payday Loan

\$300.00, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: %)	\$ 1.15
Fees paid to CAB name here	\$ 75.00
Total of payments (if I pay on time)	\$ 376.15

APR (cost of credit as a yearly rate)	661.78 %
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	\$ 76.15	\$ 376.15
1 Month	\$ 77.47	\$ 377.47
2 Months	\$ 80.10	\$ 380.10
3 Months	\$ 82.56	\$ 382.56

Cost of other types of loans:



Repayment:

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

	3 1/2 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 1/2 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.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

HIGHCREST FINANCIAL LLC

Payday Loan

\$500.00, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: <input type="text"/>)	\$ 1.92
Fees paid to CAB name here	\$ 125.00
Total of payments (if I pay on time)	\$ 626.92

APR (cost of credit as a yearly rate)	661.78 %
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	\$ 126.92	\$ 626.92
1 Month	\$ 129.11	\$ 629.11
2 Months	\$ 133.49	\$ 633.49
3 Months	\$ 137.33	\$ 637.33

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:

	3 1/2 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 1/2 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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Payday Loan

\$1000.00, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 1000.00
Interest paid to lender (interest rate: <input type="text"/>)	\$ 3.84
Fees paid to CAB name here	\$ 250.00
Total of payments (if I pay on time)	\$ 1,253.84

APR (cost of credit as a yearly rate)	661.78 %
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	\$ 253.84	\$ 1,253.84
1 Month	\$ 258.22	\$ 1,258.22
2 Months	\$ 266.99	\$ 1,266.99
3 Months	\$ 274.66	\$ 1,274.66

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:

	3 1/2 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 1/2 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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HIGHCREST FINANCIAL LLC

Payday Loan

\$300, 8 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: %)	\$ 5.23
Fees paid to CAB name here	\$ 600.00
Payment amounts (payments due every)	Payments #1-# \$ 113.15 (Final) Payment # \$ 113.15
Total of payments (if I pay on time)	\$ 905.23




APR (cost of credit as a yearly rate)	886.94 %
Term of loan	112 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	\$ 153.75	\$ 453.75
1 Month	\$ 302.90	\$ 602.90
2 Months	\$ 605.23	\$ 905.23
3 Months	\$ 907.57	\$ 1,207.57
	\$	\$

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 multi-payment payday loan:	
	7 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	2 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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HIGHCREST FINANCIAL LLC

Payday Loan

\$500, 8 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount		APR (cost of credit as a yearly rate), 325%	56.00	10%
(cash advance)	\$ 500.00			1/0
		Term of loan		

HIGHCREST FINANCIAL LLC

Payday Loan

\$1000, 8 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount	APR (cost of credit as a yearly rate)	886.96	10%
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