

# RAPID PAYDAY & TITLE LOANS

## MAX FEE SCHEDULE

### Single-Payment Bi-Weekly Payday Loans

AMOUNT RECEIVED	STANDARD LOAN TERM	MAX RATE (CAB FEE)	MAX LENDER INTEREST	MAX ANNUAL % RATE
\$200	14 days	\$51.00	\$.77	674.821%
\$300	14 days	\$76.50	\$1.15	674.821%
\$500	14 days	\$127.50	\$1.92	674.821%

### Single-Payment Monthly Payday Loans

AMOUNT RECEIVED	STANDARD LOAN TERM	MAX RATE (CAB FEE)	MAX LENDER INTEREST	MAX ANNUAL % RATE
\$200	30 days	\$60.00	\$1.64	375.000%
\$300	30 days	\$90.00	\$2.47	375.000%
\$500	30 days	\$150.00	\$4.11	375.000%

### Single-Payment Auto Title Loans

AMOUNT RECEIVED	STANDARD LOAN TERM	MAX RATE (CAB FEE)	MAX LENDER INTEREST	INTEREST TIER	MAX ANNUAL % RATE
\$533*	30 days	\$106.07	\$4.38	19.9%	252.117%
\$1033*	30 days	\$205.57	\$8.49	19.9%	252.117%
\$1533*	30 days	\$305.07	\$12.60	19.9%	252.117%

\*\$33 is paid on the borrower's behalf to file lien on vehicle title.

Late fee of the greater of 5% of the principle amount or \$7.50 if any payment is in default for a period of more than 10 days. Non-sufficient fund fees or return check fees of \$30.00.

This Business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

An advance of money obtained through a payday loan or auto title loans is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet intermediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.