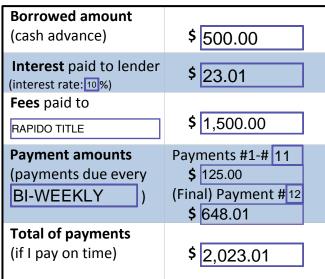
Rapido Title

Payday Loan \$500, 12 Payments Cost Disclosure

Cost of this loan:



APR (cost of credit as a yearly rate)	661.78	%
Term of loan	168 DAYS	

the loan in:	I will have to pay interest and fees of approximately:			I will have to pay a total of approximately:			
2 Weeks	\$	126.91	\$	626.91			
1 Month	\$	254.10	\$	754.10			
2 Months	\$	508.20	\$	1,008.20			
3 Months	\$	762.30	\$	1,262.30			
Final Payment	\$	1,523.01	\$	2,023.01			

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?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, <u>consumer.complaints@occc.texas.gov</u>.
- Visit <u>occc.texas.gov</u> for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.