

EXAMPLES FOR CONSUMERS

Payday Loan – Bi Weekly CSO Fee

Advance Amount	Payment Amount (Payments 1-11)	Final Payment (Payment 12)	Lender Interest	CSO Fee	Finance Charge	Total Payments	APR
\$300.00	\$75.00	\$392.26	\$17.26	\$900.00	\$917.26	\$1217.26	652.74%
\$500.00	\$125.00	\$653.76	\$28.76	\$1500.00	\$1528.76	\$2028.76	652.74%
\$700.00	\$175.00	\$915.27	\$40.27	\$2100.00	\$2140.27	\$2840.27	652.74%

****Your Money Tree, LLC is a Credit Access Business. Loan information shown here is an example and may not reflect actual amount borrowed, fees and/or interest charged. You must be approved by a lender in order to obtain a loan.**

****Any payment not paid in full on or before the 10th day after the scheduled payment is due is subject to a late fee not to exceed the greater of 5% or \$7.50.**

****Any payment made by check which returns for any reason is subject to a dishonor fee of \$30.00**

Payday Loan – Monthly CSO Fee

****You must be paid monthly to apply for this loan type***

Advance Amount	Payment Amount (Payments 1-4)	Final Payment (Payment 5)	Lender Interest	CSO Fee	Finance Charge	Total Payments	APR
\$300.00	\$90.00	\$406.02	\$16.02	\$450.00	\$466.02	\$766.02	372.10%
\$500.00	\$150.00	\$676.71	\$26.71	\$750.00	\$776.71	\$1276.71	372.10%
\$700.00	\$210.00	\$947.39	\$37.39	\$1050.00	\$1087.39	\$1787.39	372.10%

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

Notice from OCCC: 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. Email: concusmer@complaints@occc.texas.gov.

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Advance Amount	Payment Amount (Payments 1-11)	Final Payment (Payment 12)	Lender Interest	CSO Fee	Finance Charge	Total Payments	APR
\$300.00	\$75.00	\$403.60	\$28.60	\$900.00	\$928.60	\$1228.60	654.52%
\$500.00	\$125.00	\$672.66	\$47.66	\$1500.00	\$1547.66	\$2047.66	654.52%
\$700.00	\$175.00	\$941.74	\$66.74	\$2100.00	\$2166.74	\$2866.74	654.52%

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Payday Loan – Monthly CSO Fee

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Advance Amount	Payment Amount (Payments 1-4)	Final Payment (Payment 5)	Lender Interest	CSO Fee	Finance Charge	Total Payments	APR
\$300.00	\$90.00	\$407.33	\$17.33	\$450.00	\$467.33	\$767.33	367.57%
\$500.00	\$150.00	\$678.89	\$28.89	\$750.00	\$778.89	\$1278.89	367.57%
\$700.00	\$210.00	\$950.45	\$40.45	\$1050.00	\$1090.45	\$1790.45	367.57%

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