HAPPY CASH

Payday Loan

\$ 1,000 , 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 1,000.00
Interest paid to lender (interest rate: 9.95 %)	\$ 24.98
Fees paid to	
Happy Cash	\$ 1,200.00
Payment amounts (payments due every 14 days)	Payments #1-# 11 \$ 285.41 (Final) Payment #12 \$ 285.47
Total of payments (if I pay on time)	\$ 3,424.98

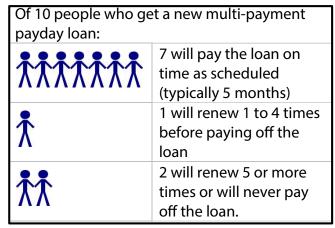
APR (cost of credit as a yearly rate)	699.54	%
Term of loan	168 days	

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: y:
2 Weeks	\$	203.81	\$ 1,203.81
1 Month	\$	407.31	\$ 1,407.31
2 Months	\$	813.37	\$ 1,813.37
3 Months	\$	1,218.17	\$ 2,218.17
4 Months	\$	1,621.71	\$ 2,621.71

Cost of other types of loans:



Repayment:



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 loanin 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.