HAPPY CASH

Payday Loan

\$300 , 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00		
Interest paid to lender	\$ 7.48		
(interest rate: 9.95 %) Fees paid to			
Happy Cash	\$ 720.00		
Payment amounts (payments due every 14 days)	Payments #1-# 11 \$ 85.62 (Final) Payment # 12		
	\$ 85.66		
Total of payments (if I pay on time)	\$ 1,027.48		

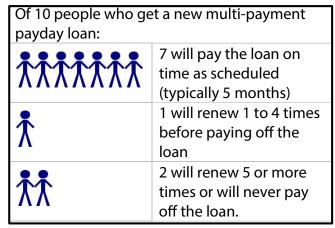
APR (cost of credit as a yearly rate)	699.51	%
Term of loan	168 days	

	I will have to pay interest and fees of approximately:		pay app	I will have to pay a total of approximately:		
2 Weeks	\$	61.14	\$	361.44		
1 Month	\$	122.19	\$	422.19		
2 Months	\$	244.01	\$	544.01		
3 Months	\$	365.44	\$	665.44		
4 Months	\$	486.49	\$	786.49		

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.