HAPPY CASH

Payday Loan

\$ 500 , 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 9.95 %)	\$ 12.50
Fees paid to	
Happy Cash	\$ 1,200.00
Payment amounts (payments due every 14 days)	Payments #1-# 11 \$ 142.70 (Final) Payment #12 \$ 142.80
Total of payments (if I pay on time)	\$ 1,712.50

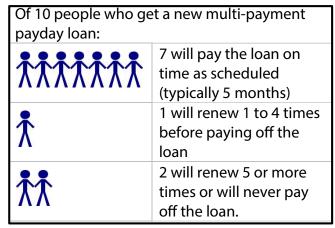
699.51	%
168 days	

If I pay off the loan in:	I will have to pay interest and fees of approximately:		pay app	I will have to pay a total of approximately:	
2 Weeks		101.90		601.90	
1 Month	\$	203.65	\$	703.65	
2 Months	\$	406.68	\$	906.68	
3 Months	\$	609.08	\$	1,109.08	
4 Months	\$	810.84	\$	1,310.84	

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.