

SLS Bi-Weekly

Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$300, 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 19.0%)	\$ 17.26
Fees paid to Your Money Tree, LLC	\$ 900.00
Payment amounts (payments due every 14 days)	Payments #1-#11: \$ 75.00 (Final) Payment #12: \$
Total of payments (if I pay on time)	\$ 1,217.26

APR (cost of credit as a yearly rate)	652.74 %
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:
2 Weeks	\$76.44	\$376.44
1 Month	\$152.88	\$452.88
2 Months	\$305.76	\$605.76
3 Months	\$458.64	\$758.64
168 days	\$917.26	\$1,217.26

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, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

SLS Bi-Weekly

Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$500, 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 10.0%)	\$ 28.76
Fees paid to Your Money Tree, LLC	\$ 1,500.00
Payment amounts (payments due every 14 days)	Payments #1-#11: \$ 125.00 (Final) Payment #12: \$ 653.76
Total of payments (if I pay on time)	\$ 2,028.76

APR (cost of credit as a yearly rate)	652.74 %
Term of loan	168 days

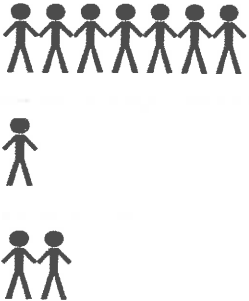
If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$ 127.40	\$ 627.40
1 Month	\$ 254.79	\$ 754.79
2 Months	\$ 509.58	\$ 1,009.58
3 Months	\$ 764.67	\$ 1,264.67
168 days	\$ 1,528.76	\$ 2,028.76

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SLS Bi-Weekly

Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$700, 12 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$700.00
Interest paid to lender (interest rate: 10.0%)	\$40.27
Fees paid to Your Money Tree, LLC	\$2,100.00
Payment amounts (payments due every 14 days)	Payments #1-#11: \$175.00 (Final) Payment #12: \$915.27
Total of payments (if I pay on time)	\$2,840.27

APR (cost of credit as a yearly rate)	652.74%
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:
2 Weeks	\$178.36	\$878.36
1 Month	\$356.72	\$1,056.72
2 Months	\$713.44	\$1,413.44
3 Months	\$1,070.16	\$1,770.16
168 days	\$2,140.27	\$2,840.27

Cost of other types of loans:


Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
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SLS Monthly

Your Money Tree, LLC dba Your Loan Depot.com

Payday Loan

\$300, 5 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 10.0 %)	\$ 16.02
Fees paid to	
Your Money Tree, LLC	\$ 450.00
Payment amounts (payments due every 30 days)	Payments #1-#4 \$ 90.00 (Final) Payment #5 \$ 406.02
Total of payments (if I pay on time)	\$ 766.02




APR (cost of credit as a yearly rate)	372.10 %
Term of loan	150 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:
2 Weeks	\$90.60	\$390.60
1 Month	\$91.20	\$391.20
2 Months	\$182.40	\$382.40
3 Months	\$273.60	\$573.60
150 days	\$466.02	\$766.02

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
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SLS Monthly

Your Money Tree, LLC dba Your Loan Depot.com

Payday Loan

\$500, 5 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 372.10%)	\$ 26.71
Fees paid to Your Money Tree, LLC	\$ 750.00
Payment amounts (payments due every 30 days)	Payments #1-#4 \$ 150.00 (Final) Payment #5 \$ 676.71
Total of payments (if I pay on time)	\$ 1,276.71




APR (cost of credit as a yearly rate)	372.10 %
Term of loan	150 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:
2 Weeks	\$152.67	\$652.87
1 Month	\$155.34	\$655.34
2 Months	\$310.68	\$810.36
3 Months	\$466.02	\$966.02
150 days	\$776.10	\$1,276.21

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SLS Monthly

Your Money Tree, LLC dba Your Loan Depot.com

Payday Loan

\$700, 5 Payments

Cost Disclosure

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Interest paid to lender (interest rate: 10.0%)	\$ 37.39
Fees paid to Your Money Tree, LLC	\$ 1,050.00
Payment amounts (payments due every 30 days)	Payments #1-#4 \$ 210.00 (Final) Payment #5 \$ 947.39
Total of payments (if I pay on time)	\$ 1,787.39




APR (cost of credit as a yearly rate)	372.10 %
Term of loan	150 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:
2 Weeks	\$213.74	\$913.74
1 Month	\$217.48	\$917.48
2 Months	\$434.96	\$1,134.96
3 Months	\$652.44	\$1,352.44
150 days	\$1,087.39	\$1,787.39

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