

Your Money Tree, LLC dbc Your Loan Depot

Payday Loan

\$300, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 10.0%)	\$ 2.47
Fees paid to Your Money Tree, LLC (name here)	\$ 90.00
Total of payments (if I pay on time)	\$ 392.47

APR (cost of credit as a yearly rate)	369.86 %
Term of loan	30 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	\$91.24	\$391.24
1 Month	\$92.47	\$392.47
2 Months	\$184.94	\$484.94
3 Months	\$277.41	\$577.41

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 single-payment payday loan:

	3 ½ will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	2 will renew 2 to 4 times before paying off the loan
	3 ½ 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.

Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$500, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (Interest rate: 10.0%)	\$ 1.92
Fees paid to Your Money Tree, LLC	\$ 125.00
Total of payments (if I pay on time)	\$ 626.92

APR (cost of credit as a yearly rate)	661.77 %
Term of loan	2 weeks

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	\$126.92	\$626.92
1 Month	\$253.84	\$753.94
2 Months	\$507.68	\$1,007.68
3 Months	\$761.52	\$1,261.52

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 single-payment payday loan:



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3½ will renew 5 or more times or will never pay off the loan

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- Can I afford late charges if I miss a payment?
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Your Money Tree, LLC dbc Your Loan Depot

Payday Loan

\$700, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$700.00
Interest paid to lender (interest rate: 10.9%)	\$5.75
Fees paid to Your Money Tree, LLC (name here)	\$210.00
Total of payments (if I pay on time)	\$915.75

APR (cost of credit as a yearly rate)	369.86%
Term of loan	30 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	\$212.88	\$912.88
1 Month	\$215.75	\$815.75
2 Months	\$431.50	\$1,131.50
3 Months	\$647.25	\$1,347.25

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 single-payment payday loan:



3% will pay the loan on time as scheduled (typically 30 days)



1 will renew 1 time before paying off the loan



2 will renew 2 to 4 times before paying off the loan



3% will renew 5 or more times or will never pay off the loan

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Before getting this loan, ask yourself:

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- 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?

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