

Payday Loan

\$100.00, 11 Payments

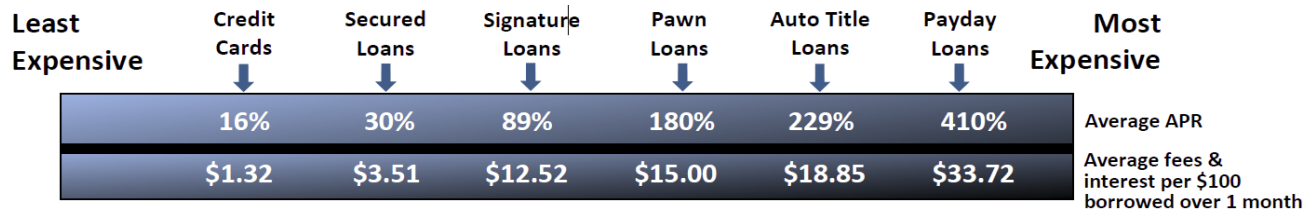
Cost Disclosure

Cost of this loan:




Borrowed amount (cash advance)	\$100.00
Interest paid to lender (interest rate: 10%)	\$7.41
Fees paid to A-1 Premium Acceptance, Inc.	\$220.00
Payment amounts (payments due every 2 weeks)	Payments #1-#10 \$29.77 (Final) Payment #11 \$29.77
Total of payments (if I pay on time)	\$327.42

APR (cost of credit as yearly rate)	721.72%
Term of Loan	154 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	\$39.29	\$139.29
1 Month	\$74.86	\$174.86
2 Months	\$134.83	\$234.83
4 Months	\$210.09	\$310.09
5 Months	\$225.36	\$325.36



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?
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