

## Payday Loan

\$800.00, 11 Payments

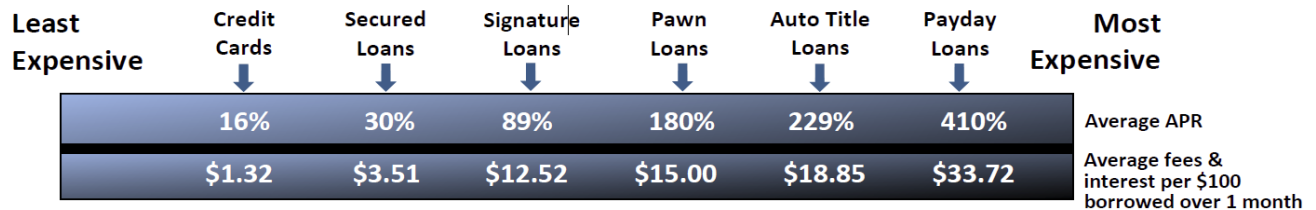
### Cost Disclosure

#### Cost of this loan:




<b>Borrowed amount</b> (cash advance)	\$800.00
<b>Interest paid to lender</b> (interest rate: 10%)	\$59.29
<b>Fees paid to</b> A-1 Premium Acceptance, Inc.	\$1,760.00
<b>Payment amounts</b> (payments due every 2 weeks)	Payments #1-#10 \$238.12 (Final) Payment #11 \$238.12
<b>Total of payments</b> (if I pay on time)	\$2,619.29

<b>APR</b> (cost of credit as yearly rate)	721.57%
<b>Term of Loan</b>	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	\$314.34	\$1,114.34
1 Month	\$598.89	\$1,398.89
2 Months	\$1,078.65	\$1,878.65
4 Months	\$1,680.68	\$2,480.68
5 Months	\$1,802.90	\$2,602.90



#### 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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