Everyday Advance

Payday Loan
$ 500.00 , 12 Payments
Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	$ 500.00
Interest paid to lender (interest rate: 9.90 %)	$ 12.27
Fees paid to Everyday Advance	$ 752.16
Payment amounts (payments due every 2 weeks)	Payments #1 - # 11 $ 105.37 Final Payment # 12 $ 105.36
Total of payments (if I pay on time)	$ 1,264.43

APR	482.17 %
Term of loan	167 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	$ 64.44	$ 564.44
1 Month	$ 128.86	$ 628.86
2 Months	$ 257.24	$ 757.24
3 Months	$ 384.99	$ 884.99
5.5 Month	$ 764.43	$ 1,264.43

Cost of other types of loans:

Least Expensive → **Most Expensive**	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans
Average APR	22%	30%	89%	180%	223%	415%
Average fees & interest per $100 borrowed over 1 month	$1.82	$3.55	$13.38	$15.00	$19.45	$34.14

Repayment:

Of 10 people who get a new single-payment payday loan:

	6 ¾ will pay the loan on time as scheduled (typically before 5 months)
	¾ will renew 1 to 4 times before paying off the loan
	2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2022 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.

Everyday Advance

Payday Loan
$ 1,000.00 , 12 Payments
Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	$ 1,000.00
Interest paid to lender (interest rate: 9.90 %)	$ 24.58
Fees paid to Everyday Advance	$ 1,504.33
Payment amounts (payments due every 2 weeks)	Payments #1 - # 11 **$** 210.74 Final Payment # 12 **$** 210.77
Total of payments (if I pay on time)	$ 2,528.91

APR	482.17 %
Term of loan	167 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	$ 128.89	$ 1,128.89
1 Month	$ 257.74	$ 1,257.74
2 Months	$ 514.50	$ 1,514.50
3 Months	$ 770.01	$ 1,770.01
5.5 Months	$ 1,528.91	$ 2,528.91

Cost of other types of loans:

Least Expensive → **Most Expensive**	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans
Average APR	22%	30%	89%	180%	223%	415%
Average fees & interest per $100 borrowed over 1 month	$1.82	$3.55	$13.38	$15.00	$19.45	$34.14

Repayment:

Of 10 people who get a new single-payment payday loan:

	6 ¾ will pay the loan on time as scheduled (typically before 5 months)
	¾ will renew 1 to 4 times before paying off the loan
	2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2022 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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Everyday Advance

Payday Loan
$ 1,500.00 , 12 Payments
Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	$ 1,500.00
Interest paid to lender (interest rate: 9.90 %)	$ 36.85
Fees paid to Everyday Advance	$ 2,256.49
Payment amounts (payments due every 2 weeks)	Payments #1 - # 11 $ 316.11 Final Payment # 12 $ 316.13
Total of payments (if I pay on time)	$ 3,793.34

APR	482.17 %
Term of loan	167 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	$ 193.33	$ 1,693.33
1 Month	$ 386.60	$ 1,886.60
2 Months	$ 771.73	$ 2,271.73
3 Months	$ 1,154.98	$ 2,654.98
5.5 Month:	$ 2,293.34	$ 3,793.34

Cost of other types of loans:

Least Expensive → **Most Expensive**

	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans
Average APR	22%	30%	89%	180%	223%	415%
Average fees & interest per $100 borrowed over 1 month	$1.82	$3.55	$13.38	$15.00	$19.45	$34.14

Repayment:

Of 10 people who get a new single-payment payday loan:

6 ¾ will pay the loan on time as scheduled (typically before 5 months)
¾ will renew 1 to 4 times before paying off the loan
2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2022 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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