

Multi-Payment Installment Loan

Fee Schedule

"An advance of money obtained through an installment loan or auto title loan is not intended to meet long-term financial needs. An installment loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges."

Loan term is up to 180 days based on the consumer's pay cycle at time of origination. Loan amounts range from \$300 to \$1,500. Below are representative examples for each payment frequency we offer. Your exact loan terms, payments, CAB fee, lender interest, total finance cost, and APR will be disclosed before you sign.

WEEKLY							
Loan Amount	Term (days)	Payment (1 – N–1)	Payment (Final)	CAB Fee	Lender Interest	Total Finance Cost	APR
\$500.00	166	\$52.47	\$52.52	\$747.66	\$11.67	\$759.33	497.08%
\$1,000.00	166	\$104.94	\$105.04	\$1,495.32	\$23.34	\$1,518.66	497.08%
\$1,500.00	166	\$157.41	\$157.56	\$2,242.98	\$35.01	\$2,277.99	497.08%

BI-WEEKLY							
Loan Amount	Term (days)	Payment (1 – N–1)	Payment (Final)	CAB Fee	Lender Interest	Total Finance Cost	APR
\$500.00	167	\$105.37	\$105.36	\$752.16	\$12.27	\$764.43	482.17%
\$1,000.00	167	\$210.74	\$210.77	\$1,504.33	\$24.58	\$1,528.91	482.17%
\$1,500.00	167	\$316.11	\$316.13	\$2,256.49	\$36.85	\$2,293.34	482.17%

SEMI-MONTHLY							
Loan Amount	Term (days)	Payment (1 – N–1)	Payment (Final)	CAB Fee	Lender Interest	Total Finance Cost	APR
\$500.00	168	\$115.37	\$115.37	\$756.67	\$12.40	\$769.07	476.01%
\$1,000.00	168	\$230.74	\$230.74	\$1,513.34	\$24.80	\$1,538.14	476.01%
\$1,500.00	168	\$346.11	\$346.11	\$2,270.01	\$37.20	\$2,307.21	476.01%

Everyday Advance is a Credit Access Business (CAB) licensed by the Texas Office of Consumer Credit Commissioner (License No. 2500080154-174268). The examples above assume the consumer pays on time according to the schedule provided at origination. Additional fees may apply: a returned-payment fee of \$30.00 for any payment returned unpaid, and a late fee of the greater of \$7.50 or 5% of the principal and interest portion of the scheduled installment for any payment more than 10 days late.

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.