Cypress Creek Financial West, LLC dba GetGreen123

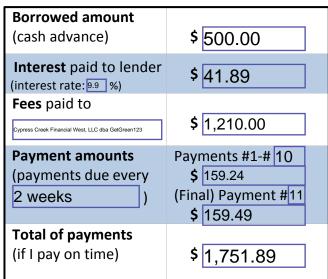
Payday Loan

\$500

, 11 Payments

Cost Disclosure

Cost of this loan:



| APR (cost of credit as a yearly rate) | 700.64 | % |
|--|----------|---|
| Term of loan | 159 Days |] |

| If I pay off the loan in: | pay i and f | have to nterest fees of oximately | I will have to pay a total of approximately: /: |
|---------------------------------|----------------|--|--|
| 2 Weeks | \$ 1 | 13.08 | \$ 613.08 |
| 1 Month | \$ 24 | 41.87 | \$ 741.87 |
| 2 Months | \$ 4 | 89.23 | \$ 989.23 |
| 3 Months | \$ 7: | 33.61 | \$ 1,233.61 |
| 4 Months | \$ 9 | 67.34 | \$ 1,467.34 |

Cost of other types of loans:

| Least Expensive | Credit Cards | Secured Loans | Signature Loans | Pawn Loans I | 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 ge payday loan: | t a new multi-payment |
|-------------------------------------|---|
| ***** | 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?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, <u>consumer.complaints@occc.texas.gov</u>.
- Visit <u>occc.texas.gov</u> for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.