

# The Cash Store

## Auto Title Loan

\$ 1500 , 6 Payments

### Cost Disclosure



### You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

### Cost of this loan:

<b>Borrowed amount</b> (cash advance) <small>(includes a one-time \$33 title fee)</small>	\$ <u>1533.00</u>
<b>Interest paid to lender</b> <small>(interest rate: 9.75%)</small>	\$ <u>61.14</u>
<b>Fees paid to</b> The Cash Store	\$ <u>1725.00</u>
<b>Payment amounts</b> (payments due every 30 days)	Payments #1-# <u>5</u> \$ <u>551.97</u> (Final) Payment # <u>6</u> \$ <u>559.29</u>
<b>Total of payments</b> (if I pay on time)	\$ <u>3319.14</u>





<b>APR</b>	<u>337.68</u> %
<b>Term of loan</b>	<u>180 days</u>

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	\$ <u>457.41</u>	\$ <u>1990.41</u>
1 Month	\$ <u>465.88</u>	\$ <u>1998.88</u>
2 Months	\$ <u>989.88</u>	\$ <u>2522.88</u>
3 Months	\$ <u>1256.17</u>	\$ <u>2789.17</u>
180 days	\$ <u>1786.14</u>	\$ <u>3319.14</u>

### Cost of other types of loans:



### Repayment:

Of 10 people who get a new multi-payment auto title loan:	
	4 $\frac{3}{4}$ will pay the loan on time as scheduled (typically 5 - 6 months)
	$\frac{1}{2}$ will renew 1 time before paying off the loan
	1 $\frac{1}{4}$ will renew 2 to 4 times before paying off the loan
	3 $\frac{1}{2}$ will renew 5 or more times or will never pay off the loan

This data is from 2019 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](mailto:consumer.complaints@occc.texas.gov).
- Visit [occc.texas.gov](http://occc.texas.gov) for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.