

EzMax LOANS

\$200.00
 10 Payments
 Personal Loan Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ <input style="width: 80%;" type="text" value="200.00"/>
Interest paid to lender (interest rate: <input style="width: 20px;" type="text" value="10"/> %)	\$ <input style="width: 80%;" type="text" value="4.26"/>
Fees paid to <input style="width: 80%;" type="text" value="EZMax Loans"/>	\$ <input style="width: 80%;" type="text" value="250.00"/>
Payment amounts (payments due every <input style="width: 20px;" type="text" value="2 weeks"/>)	Payments #1-# <input style="width: 20px;" type="text" value="9"/> <input style="width: 80%;" type="text" value="\$ 45.43"/> (Final) Payment # <input style="width: 20px;" type="text" value="10"/> <input style="width: 80%;" type="text" value="\$ 45.79"/>
Total of payments (if I pay on time)	\$ <input style="width: 80%;" type="text" value="454.26"/>

APR (cost of credit as a yearly rate)	<input style="width: 80%;" type="text" value="483.15"/> %
Term of loan	<input style="width: 80%;" type="text" value="20 weeks"/>

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	\$ 25.77	\$ 225.77
1 Month	\$ 51.46	\$ 251.46
2 Months	\$ 102.62	\$ 302.62
3 Months	\$ 153.48	\$ 353.48
20 Weeks	\$ 254.26	\$ 454.26

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	↓	↓	↓	↓	↓	↓	
	16%	30%	89%	180%	229%	410%	
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	
	Average APR						
	Average fees & interest per \$100 borrowed over 1 month						

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?

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.