



## POWER FINANCE TEXAS Multi-Payment Installment Loan Fee Schedule

**"An advance of money obtained through a installment loan or auto title loan is not intended to meet long-term financial needs. A 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 consumer's pay cycles at time of origination. Loan amounts can vary between \$300 - \$1250. Below are examples for various pay cycles.

WEEKLY	Loan Amount	Term	Payments (1-24)	Payment 25	CAB Fee	Lender Interest	Total Finance Cost	APR
	\$300.00	176 days	\$45.66	\$45.35	\$830.35	\$10.84	\$841.19	765.91%
	\$500.00	176 days	\$76.10	\$75.12	\$1383.39	\$18.13	\$1201.52	765.88%
	\$1250.00	175 days	\$190.24	\$190.23	\$3460.45	\$45.54	\$3505.99	765.89%

BI-WEEKLY	Loan Amount	Term	Payments (1-11)	Payment 12	CAB Fee	Lender Interest	Total Finance Cost	APR
	\$300.00	168 days	\$95.04	\$95.06	\$830.14	\$10.56	\$840.70	789.88%
	\$500.00	168 days	\$158.43	\$158.66	\$1383.74	\$17.65	\$1401.39	789.88%
	\$1250.00	168 days	\$396.08	\$396.36	\$3459.06	\$44.18	\$3503.24	789.88%

BI-MONTHLY	Loan Amount	Term	Payments (1-10)	Payment 11	CAB Fee	Lender Interest	Total Finance Cost	APR
	\$300.00	169 days	\$102.23	\$102.72	\$814.42	\$10.60	\$825.02	753.09%
	\$500.00	169 days	\$170.39	\$170.83	\$1357.06	\$17.67	\$1374.73	753.10%
	\$1250.00	169 days	\$425.99	\$426.24	\$3391.89	\$44.25	\$3436.14	753.10%

MONTHLY	Loan Amount	Term	Payments (1-4)	Payment 5	CAB Fee	Lender Interest	Total Finance Cost	APR
	\$300.00	151 days	\$203.45	\$203.46	\$707.47	\$9.79	\$717.26	730.97%
	\$500.00	151 days	\$339.08	\$339.11	\$1179.10	\$16.33	\$1195.43	730.96%
	\$1250.00	151 days	\$847.71	\$847.75	\$2947.73	\$40.86	\$2988.59	730.97%

Power Finance Texas is a credit services organization and credit access business. The examples above are based on the consumer paying on time with the schedule provided on credit origination. Additional fees that may occur include dishonored item of \$30.00 for any return payment, and/or late fee greater of \$7.50 or 5% if 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](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).