

Savvy Loans

Payday Loan - \$100.00 Cost Disclosure

Cost of this loan:

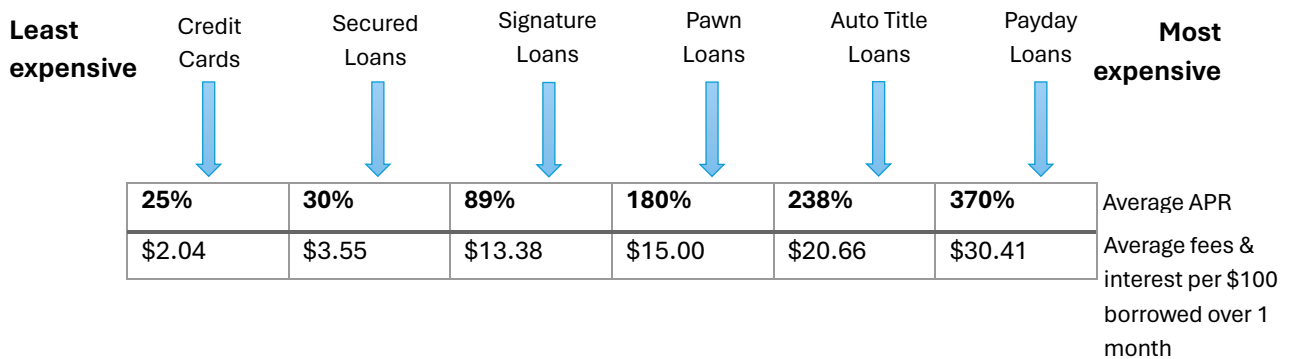
Borrowed amount (Cash advance)	\$300.00
Interest paid to lender (Interest rate: 9.95%)	\$30.03
Fees paid to (Savvy Loans)	\$900
Payment Amounts (payments due every 2 weeks)	Payments #1-#12: \$102.50
Total of payments (If I pay on time)	\$1230.03

APR 674%

(cost of credit as a yearly rate)




<i>Term of Loan</i>		168 days
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	\$151.29	\$451.29
1 month	\$153.82	\$453.82
2 months	\$307.65	\$607.65
3 Months	\$462.70	\$762.70

Cost of other loan types:



Repayment:

OF 10 PEOPLE WHO GET A NEW MULTI-PAYMENT PAYDAY LOAN:

	5 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	4 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) 5381579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223

Savvy Loans

Payday Loan - \$300.00 Cost Disclosure

Cost of this loan:

Borrowed amount (Cash advance)	\$300.00
Interest paid to lender (Interest rate: 9.95%)	\$10.01
Fees paid to (Savvy Loans)	\$300
Payment Amounts (payments due every 2 weeks)	Payments #1-#12: \$34.17
Total of payments (If I pay on time)	\$410.01




APR 663%		
(cost of credit as a yearly rate)		
<i>Term of Loan</i>		84 days
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	\$50.57	\$150.27
1 month	\$51.27	\$151.27
2 months	\$102.55	\$202.55
3 Months	\$154.23	\$254.23

Cost of other loan types:

Least expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most expensive
	↓	↓	↓	↓	↓	↓	
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.04	\$3.55	\$13.38	\$15.00	\$20.66	\$30.41	Average fees & interest per \$100 borrowed over 1 month

Repayment:

OF 10 PEOPLE WHO GET A NEW MULTI-PAYMENT PAYDAY LOAN:

	5 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	4 will renew 5 or more times or will never pay off the loan

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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?

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Savvy Loans

Payday Loan - \$500.00 Cost Disclosure

Cost of this loan:

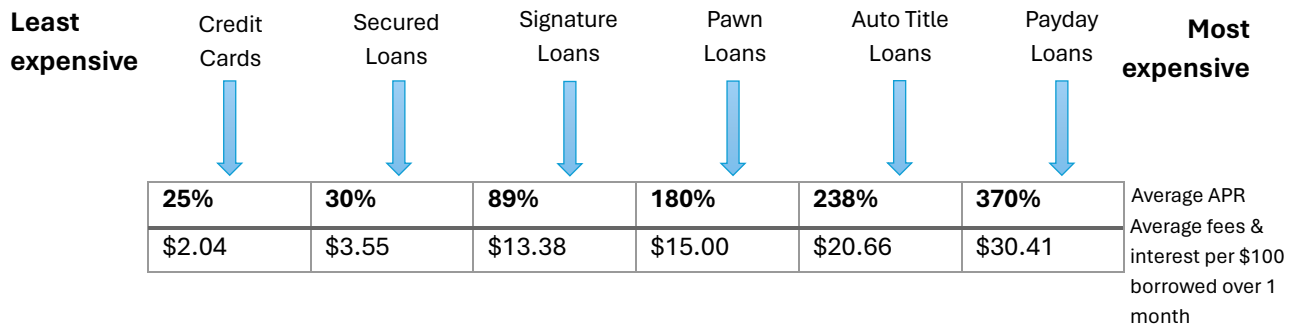
Borrowed amount (Cash advance)	\$500.00
Interest paid to lender (Interest rate: 9.95%)	\$50.05
Fees paid to (Savvy Loans)	\$1,500
Payment Amounts (payments due every 2 weeks)	Payments #1-#12: \$170.84
Total of payments (If I pay on time)	\$2,050.05

APR 663%

(cost of credit as a yearly rate)




<i>Term of Loan</i>		84 days
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	\$252.87	\$751.87
1 month	\$256.36	\$765.36
2 months	\$512.75	\$1,012.75
3 Months	\$771.16	\$1,271.16

Cost of other loan types:



Repayment:

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	5 will pay the loan on time as scheduled (typically 5 months)
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	4 will renew 5 or more times or will never pay off the loan

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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?

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