

Savvy Loans

Payday Loan - \$100.00 Cost Disclosure

Cost of this loan:

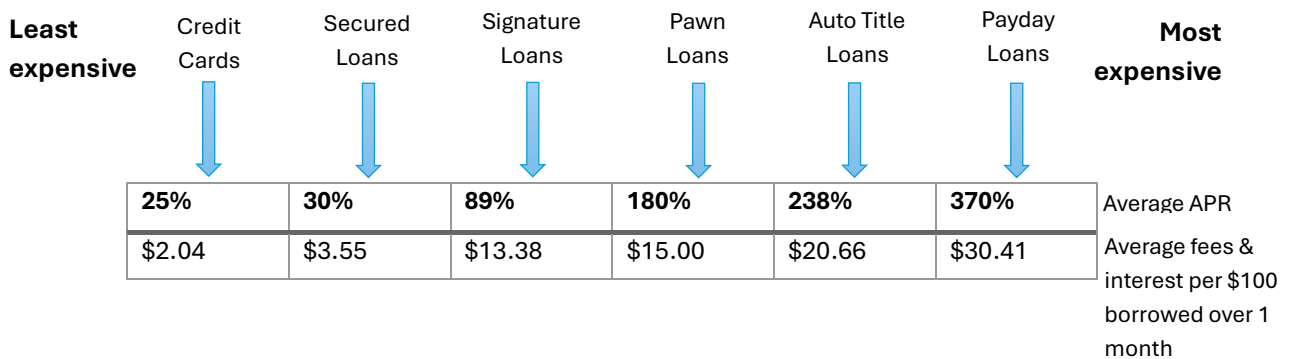
Borrowed amount (Cash advance)	\$100.00
Interest paid to lender (Interest rate: 9.95%)	\$9.99
Fees paid to (Savvy Loans)	\$300
Payment Amounts (payments due every 2 weeks)	Payments #1-#12: \$34.17
Total of payments (If I pay on time)	\$409.99

APR 673%

(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	\$50.57	\$150.57
1 month	\$50.86	\$150.86
2 months	\$101.91	\$201.91
3 Months	\$153.35	\$253.35

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:

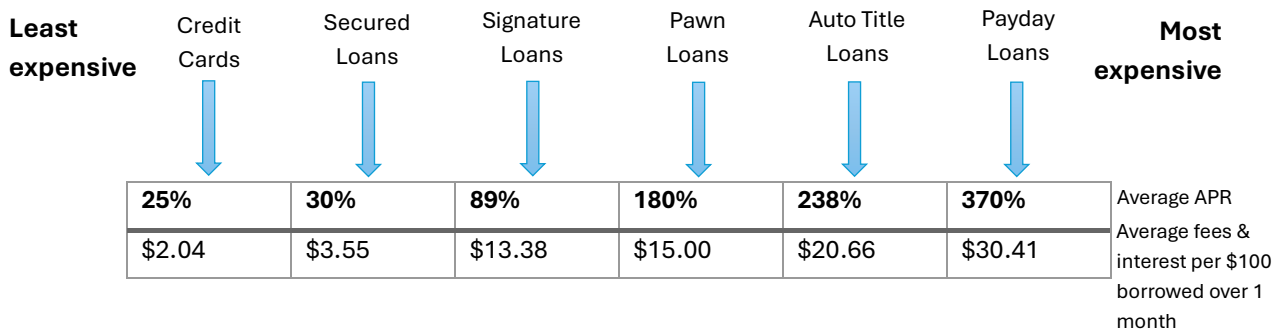
Borrowed amount (Cash advance)	\$300.00
Interest paid to lender (Interest rate: 9.95%)	\$29.98
Fees paid to (Savvy Loans)	\$900
Payment Amounts (payments due every 2 weeks)	Payments #1-#12: \$102.50
Total of payments (If I pay on time)	\$1,229.98

APR 673%

(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	\$151.72	\$451.72
1 month	\$152.58	\$452.58
2 months	\$305.73	\$605.73
3 Months	\$460.05	\$760.05

Cost of other loan types:



Repayment:

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- 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

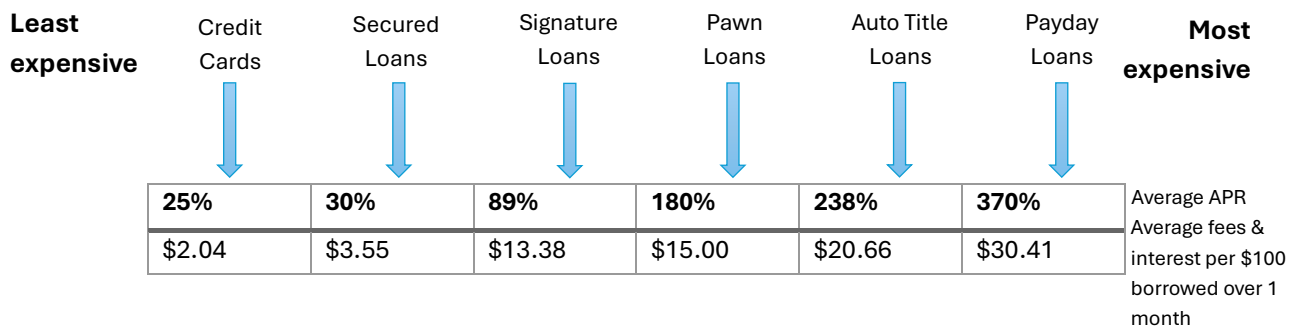
Payday Loan - \$500.00 Cost Disclosure

Cost of this loan:

Borrowed amount (Cash advance)	\$500.00
Interest paid to lender (Interest rate: 9.95%)	\$49.96
Fees paid to (Savvy Loans)	\$1,500
Payment Amounts (payments due every 2 weeks)	Payments #1-#12: \$170.83
Total of payments (If I pay on time)	\$2,049.96




APR 673%		
(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	\$252.86	\$752.86
1 month	\$254.30	\$754.30
2 months	\$509.56	\$1,009.56
3 Months	\$766.75	\$1,266.75

Cost of other loan types:



Repayment:

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- 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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