

eMoneyMissouri, LLC

Payday Loan

\$500, 12 Payments

Cost Disclosure

Cost of this loan:

| | |
|--|---|
| Borrowed amount (cash advance) | \$ 500.00 |
| Interest paid to lender (interest rate: 10.0 %) | \$ 23.01 |
| Fees paid to eMoneyMissouri, LLC | \$ 1,186.39 |
| Payment amounts (payments due every bi-weekly) | Payments #1-# 11 \$ 142.45 (Final) Payment #12 \$ 142.45 |
| Total of payments (if I pay on time) | \$ 1,709.40 |




| | |
|--|----------|
| APR (cost of credit as a yearly rate) | 698.08 % |
| Term of loan | 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 | \$ 142.45 | \$ 642.45 |
| 1 Month | \$ 266.29 | \$ 766.29 |
| 2 Months | \$ 521.24 | \$ 1,021.54 |
| 3 Months | \$ 757.94 | \$ 1,257.94 |
| | \$ | \$ |

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% | Average APR |
| | \$1.32 | \$3.51 | \$12.52 | \$15.00 | \$18.85 | \$33.72 | 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.