

IN-STORE

LendNation® 

LENDNATION

Payday Loan

\$ **1,213.81** **12** Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 10%)	\$ 13.81
Fees paid to LENDNATION	\$ 900.00
Payment amounts (payments due every 2 Weeks)	Payments #1-# 11 \$ 75.00 (Final) Payment 12 \$ 388.81
Total of payments (if I pay on time)	\$ 1,213.81

APR (cost of credit as a yearly rate)	652.20 %
Term of loan	24 Weeks

If I pay off the loan in:	I will have to pay interest and fees of approximately: ¹	I will have to pay a total of approximately: ²
2 Weeks	\$ 76.15	\$ 376.15
4 Weeks	\$ 77.30	\$ 377.30
6 Weeks	\$ 78.45	\$ 378.45
8 Weeks	\$ 79.60	\$ 379.60
10 Weeks	\$ 80.75	\$ 380.75

¹ Accrued CSO fees and interest only.




² Pay off requires payment of CSO fee, accrued interest, and all principal.

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.

LENDNATION

Payday Loan

\$ **2,832.22** , **12** Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 700.00
Interest paid to lender (interest rate: 10%)	\$ 32.22
Fees paid to LENDNATION	\$ 2,100.00
Payment amounts (payments due every 2 Weeks)	Payments #1-# 11 \$ 175.00 (Final)Payment 12 \$ 907.22
Total of payments (if I pay on time)	\$ 2,832.22

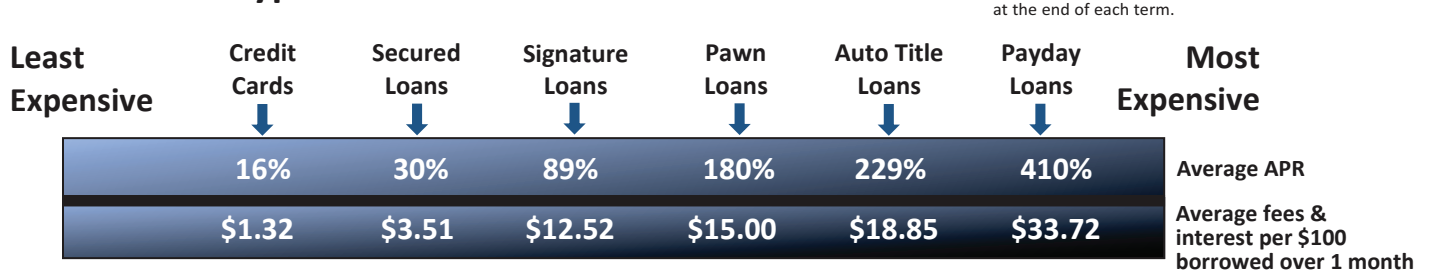
APR (cost of credit as a yearly rate)	652.20 %
Term of loan	24 Weeks

If I pay off the loan in:	I will have to pay interest and fees of approximately: ¹	I will have to pay a total of approximately: ²
2 Weeks	\$ 177.68	\$ 877.68
4 Weeks	\$ 180.37	\$ 880.37
6 Weeks	\$ 183.05	\$ 883.05
8 Weeks	\$ 185.74	\$ 885.74
10 Weeks	\$ 188.42	\$ 888.42

¹ Accrued CSO fees and interest only.




² Pay off requires payment of CSO fee, accrued interest, and all principal.

Cost of other types of loans:



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.

LENDNATION

Payday Loan

\$ **4,046.03**, **12** Payments
Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 1,000.00
Interest paid to lender (interest rate: 10%)	\$ 46.03
Fees paid to LENDNATION	\$ 3,000.00
Payment amounts (payments due every 2 Weeks)	Payments #1-# 11 \$ 250.00 (Final)Payment 12 \$ 1,296.03
Total of payments (if I pay on time)	\$ 4,046.03

APR (cost of credit as a yearly rate)	652.20 %
Term of loan	24 Weeks

If I pay off the loan in:	I will have to pay interest and fees of approximately: ¹	I will have to pay a total of approximately: ²
2 Weeks	\$ 253.84	\$ 1,253.84
4 Weeks	\$ 257.67	\$ 1,257.67
6 Weeks	\$ 261.51	\$ 1,261.51
8 Weeks	\$ 265.34	\$ 1,265.34
10 Weeks	\$ 269.18	\$ 1,269.18

¹ Accrued CSO fees and interest only.




² Pay off requires payment of CSO fee, accrued interest, and all principal.

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.