

POWER FINANCE TEXAS
Single Payment Payday Loan Fee Schedule

"An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday 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."

Credit Access Business (CAB) Charges					Lender Charges	
Term Based CAB Rate	APR Range	Add'l Fees	Term of Loan in Days	NSF Fee Late Fee	Lender Interest	NSF Fee Late Fee
4-9 Days: \$15 per hundred	617% to 1379%	No	4-45	\$30 NSF Fee No Late Fee	Contract Rate of 10% (0.0273 cents per day per hundred dollars)	\$30 NSF Fee Late Fee Greater of \$7.50 or 5% of payment if more than 10 days late
10-27 Days: \$30 per hundred	415% to 1106%					
28-45 Days: \$60 per hundred	507% to 793%					

Typical Loan Examples						
Borrowed Amount	Term Based CAB Rate	APR	Add'l Fees	Term of Loan in Days	NSF Fee Late Fee	Lender Interest
\$300	\$45	792.04%	No	7	\$30 NSF Fee No Late Fee	\$0.57
\$300	\$90	739.97%	No	15	\$30 NSF Fee No Late Fee	\$1.23
\$300	\$180	739.97%	No	30	\$30 NSF Fee No Late Fee	\$2.46
\$500	\$75	792.04%	No	7	\$30 NSF Fee No Late Fee	\$0.95
\$500	\$150	739.97%	No	15	\$30 NSF Fee No Late Fee	\$2.05
\$500	\$300	739.97%	No	30	\$30 NSF Fee No Late Fee	\$4.10
\$700	\$105	792.12%	No	7	\$30 NSF Fee No Late Fee	\$1.34
\$700	\$210	739.97%	No	15	\$30 NSF Fee No Late Fee	\$2.87
\$700	\$420	739.99%	No	30	\$30 NSF Fee No Late Fee	\$5.75

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. Email: consumer.complaints@occc.texas.gov.