

**Texas Payday Single Payment Loan  
Third-Party Payday Loan Fees and Examples**

- Loan term varies from 8 days to 35 days based on pay date
- Amounts vary from \$100 to \$1,500 in \$10 increments
- The CSO fee is \$30 per \$100 borrowed\*
- Annual Percentage Rate (APR) varies based on loan term and amount borrowed

*The chart below shows the loan amounts, fees, and APR based on a loan term of 14 days for a customer NOT receiving a CSO fee discount\*.*

Loan Amount	Lender Interest (9.99% per annum)	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes 14-day term)
				To CSO	To Lender	Equals	
\$200	\$0.76	\$60.00	\$60.76	\$60.00	\$200.76	\$260.76	792.05%
\$300	\$1.14	\$90.00	\$91.14	\$90.00	\$301.14	\$391.14	792.05%
\$400	\$1.53	\$120.00	\$121.53	\$120.00	\$401.53	\$521.53	792.11%

*The chart below shows the most common loan amounts, fees, and APR based on a loan term of 14 days for a customer receiving a CSO fee discount\*.*

Loan Amount	Lender Interest (9.99% per annum)	CSO Fee	Total Finance Charge	Total Amount Due To CSO / To Lender / Equals			Annual Percentage Rate (APR) (assumes 14-day term)
				To CSO	To Lender	Equals	
\$200	\$0.76	\$40.00	\$40.76	\$40.00	\$200.76	\$240.76	531.33%
\$300	\$1.14	\$60.00	\$61.14	\$60.00	\$301.14	\$361.14	531.33%
\$400	\$1.53	\$80.00	\$81.53	\$80.00	\$401.53	\$481.53	531.40%

\*CSO fee discounts may be available (i) for customers providing an ACH authorization in connection with their transactions, (ii) for existing customers with good repayment history, and/or (iii) based on the borrower's pay frequency. Restrictions apply.

ACE Credit Access LLC is only a credit services organization and credit access business and is not the lender. All loans are made by an unaffiliated third party lender.

This information above is based upon the customer paying on time. For example, other fees that a customer might have to pay include a late charge of the greater of 5% of the payment amount or \$7.50 if the customer is in default for 10 or more days, and a dishonored item charge of \$30.00 if an electronic payment is not paid by your bank.

Before entering into a transaction, you should read the disclosure statements and contract that are provided to you for more information.

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.

If you are unable to pay your loan in full on the due date, you are eligible for a payment plan once in any twelve (12) month period. You must request this payment plan on the day before the loan is due or on your due date.

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](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov)