

Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$300, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 10.0%)	\$ 1.15
Fees paid to Your Money Tree, LLC	\$ 75.00
Total of payments (if I pay on time)	\$ 376.15

APR	661.77 %
Term of loan	2 weeks





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	\$ 76.15	\$ 376.15
1 Month	\$ 152.30	\$ 452.30
2 Months	\$ 304.60	\$ 604.60
3 Months	\$ 456.90	\$ 756.90

Cost of other types of loans:



Repayment:

Of 10 people who get a new single-payment payday loan:

-  4 % will pay the loan on time as scheduled (typically before 30 days)
-  1 % will renew 1 time before paying off the loan
-  1 % will renew 2 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 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) 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.

Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$500, One Payment

Cost Disclosure

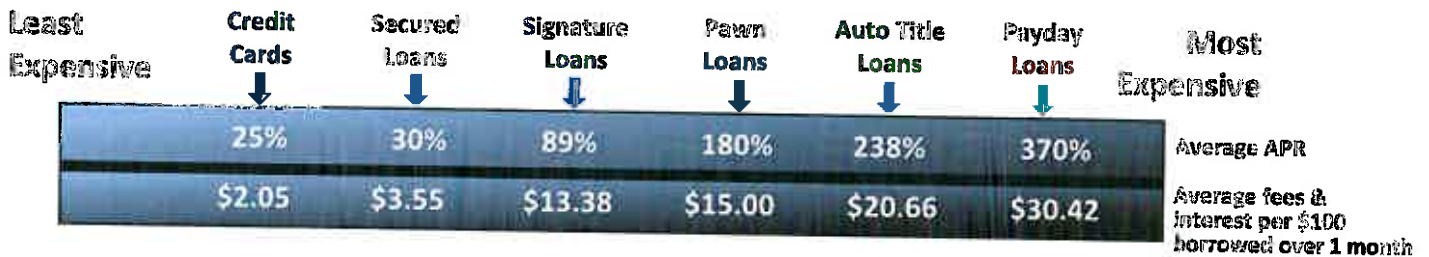
Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 661.77%)	\$ 1.92
Fees paid to Your Money Tree, LLC	\$ 125.00
Total of payments (if I pay on time)	\$ 626.92

APR	661.77 %
Term of loan	2 weeks





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	\$ 126.92	\$ 626.92
1 Month	\$ 253.84	\$ 753.94
2 Months	\$ 507.68	\$ 1,007.68
3 Months	\$ 761.52	\$ 1,261.52

Cost of other types of loans:



Repayment:

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-  1 % will renew 1 time before paying off the loan
-  1 % will renew 2 to 4 times before paying off the loan
-  2 % will renew 5 or more times or will never pay off the loan

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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?
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Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$700, One Payment

Cost Disclosure

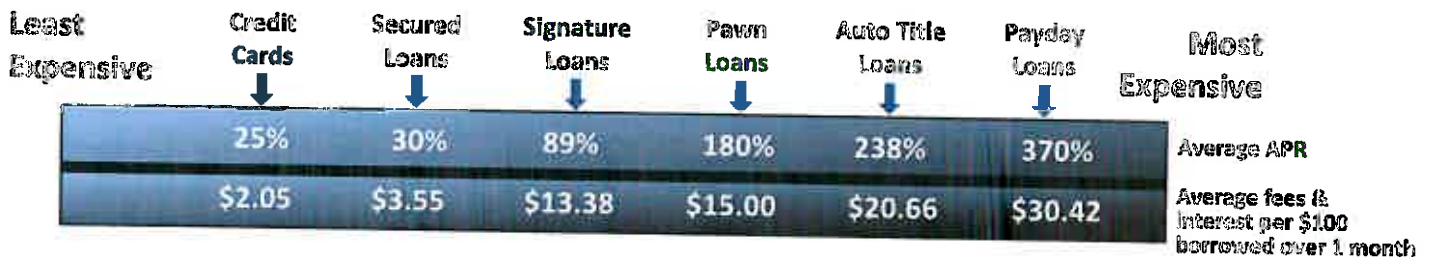
Cost of this loan:

Borrowed amount (cash advance)	\$ 700.00
Interest paid to lender (interest rate: 10.0%)	\$ 2.68
Fees paid to Your Money Tree, LLC	\$ 175.00
Total of payments (if I pay on time)	\$ 877.68

APR	661.77 %
Term of loan	2 weeks





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	\$ 177.68	\$ 877.68
1 Month	\$ 355.36	\$ 1,055.36
2 Months	\$ 710.72	\$ 1,410.72
3 Months	\$ 1,066.08	\$ 1,766.08

Cost of other types of loans:



Repayment:

Of 10 people who get a new single-payment payday loan:

	4 ¼ will pay the loan on time as scheduled (typically before 30 days)
	1 ¼ will renew 1 time before paying off the loan
	1 ½ will renew 2 to 4 times before paying off the loan
	2 ½ will renew 5 or more times or will never pay off the loan

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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?

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Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$300, One Payment

Cost Disclosure

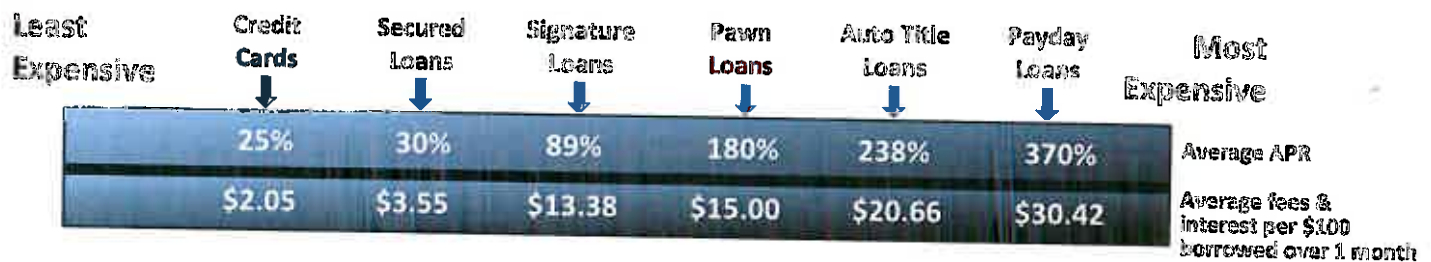
Cost of this loan:

Borrowed amount (cash advance)	\$ 300.00
Interest paid to lender (interest rate: 100%)	\$ 2.47
Fees paid to Your Money Tree, LLC	\$ 90.00
Total of payments (if I pay on time)	\$ 392.47

APR	369.86 %
Term of loan	30 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	\$91.24	\$391.24
1 Month	\$92.47	\$392.47
2 Months	\$184.94	\$484.94
3 Months	\$277.41	\$577.41

Cost of other types of loans:



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Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$500, One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 100%)	\$ 4.11
Fees paid to Your Money Tree, LLC	\$ 150.00
Total of payments (if I pay on time)	\$ 654.11

APR	369.86 %
Term of loan	30 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	\$ 152.06	\$ 652.06
1 Month	\$ 154.11	\$ 654.11
2 Months	\$ 308.22	\$ 808.22
3 Months	\$ 462.33	\$ 962.33

Cost of other types of loans:



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Your Money Tree, LLC dba Your Loan Depot

Payday Loan

\$700 One Payment

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 700.00
Interest paid to lender (interest rate: 369.86 %)	\$ 5.75
Fees paid to Your Money Tree, LLC	\$ 210.00
Total of payments (if I pay on time)	\$ 915.75

APR	369.86 %
Term of loan	30 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	\$ 212.88	\$ 912.88
1 Month	\$ 215.75	\$ 915.75
2 Months	\$ 431.50	\$ 1,131.50
3 Months	\$ 647.25	\$ 1,347.25

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month

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