



LOAN COST COMPARISON & DISCLOSURE

Example: \$500.00 Loan

Total Cost of a \$500.00 Loan Over 2 Weeks, 1 Month, and 3 Months

The table below shows the total amount you would repay (principal + all fees and interest) if you pay off this loan at the time shown. The shorter the term, the less you pay.

| Loan Term | Principal | Fees & Interest | Total Repayment |
|--------------------|-----------|-----------------|-----------------|
| 2 Weeks (14 days) | \$500.00 | \$116.48 | \$616.48 |
| 1 Month (30 days) | \$500.00 | \$249.61 | \$749.61 |
| 3 Months (90 days) | \$500.00 | \$682.39 | \$1,182.39 |

Comparison of Fees, APR, and Total Repayment Amount

The same loan amount costs more the longer it stays outstanding. The table below breaks out the CAB (Credit Access Business) fee, lender interest, Annual Percentage Rate (APR), and total repayment for each pay-off scenario.

| Loan Term | Principal | CAB Fee | Lender Interest | APR | Total Repayment |
|-----------|-----------|----------|-----------------|------|-----------------|
| 2 Weeks | \$500.00 | \$114.51 | \$1.97 | 607% | \$616.48 |
| 1 Month | \$500.00 | \$245.38 | \$4.23 | 607% | \$749.61 |
| 3 Months | \$500.00 | \$670.93 | \$11.46 | 553% | \$1,182.39 |

How Consumers Typically Repay a \$500.00 Loan Over Time

Most customers repay this loan on a monthly installment schedule tied to their pay cycle. Each payment consists of a portion that goes to **principal**, plus **lender interest** and a **CAB fee** calculated on the outstanding balance. Early payments cover mostly fees and interest, while later payments apply more toward principal. The schedule below shows the full 5-payment repayment plan for a \$500.00 loan (599% APR, \$1,437.68 total of payments).

| # | Payment Date | Payment | Principal | Lender Interest | CAB Fee | Remaining Balance |
|---------------|--------------|-------------------|-----------------|-----------------|-----------------|-------------------|
| 1 | 06/13/2026 | \$287.57 | \$37.96 | \$4.23 | \$245.38 | \$462.04 |
| 2 | 07/13/2026 | \$287.57 | \$57.00 | \$3.80 | \$226.77 | \$405.04 |
| 3 | 08/13/2026 | \$287.57 | \$85.36 | \$3.43 | \$198.78 | \$319.68 |
| 4 | 09/13/2026 | \$287.57 | \$127.95 | \$2.72 | \$156.90 | \$191.73 |
| 5 | 10/13/2026 | \$287.40 | \$191.73 | \$1.57 | \$94.10 | \$0.00 |
| Totals | | \$1,437.68 | \$500.00 | \$15.75 | \$921.93 | \$0.00 |

Plain-language summary: The shorter you keep the loan outstanding, the less you pay in fees and interest. A loan kept for 3 months will cost significantly more than the same loan repaid in 2 weeks. Customers who pay early or pay extra toward principal reduce the total cost of their loan.

Examples reflect the actual rate structure on our Fee Schedule for the loan shown. Your actual APR, fees, and repayment schedule will depend on the loan amount, term, and product you select, and will be disclosed in your loan agreement before you sign. This business is licensed and regulated by the Texas Office of Consumer Credit Commissioner (OCCC). For more detail, see our **Fee Schedule** and **OCCC Notice**.