



MULTIPLE PAYMENT TITLE LOANS

This product requires multiple CAB Fee payments with a single payment of principal and interest to lender.

FEE SCHEDULE DISCLOSURE: TEXAS

FINANCE CHARGES: For the Credit Access Business (“CAB”) fee you will pay a standard rate of \$25 every calculation period per \$100 (monthly) on loans up to \$2,000; \$17 every calculation period per \$100 (monthly) on loans from \$2001 to \$3,000; and \$15 every calculation period per \$100 (monthly) on loans from \$3,001 to \$25,000. You will make a single payment of principal, final CAB fee, and 10% interest on the maturity date. The following examples demonstrate how finance charges are imposed on loans.

| LOAN AMOUNT INCLUDING TITLE FEES | TITLE FEES | THIRD-PARTY LENDER INTEREST | TOTAL CAB FEES | CAB FEE AMOUNTS DUE FOR MONTHLY PAYMENTS 1-4 | AMOUNT DUE ON MONTHLY PAYMENT 5 | TOTAL OF PAYMENTS | TERM* MATURITY DATE | APR** |
|----------------------------------|------------|-----------------------------|----------------|--|---------------------------------|-------------------|---------------------|---------|
| \$328.00 | \$28.00 | \$13.48 | \$410.00 | \$82.00 | \$423.48 | \$751.48 | 150 Days | 305.95% |
| \$528.00 | \$28.00 | \$21.69 | \$660.00 | \$132.00 | \$681.69 | \$1,209.69 | 150 Days | 305.95% |
| \$1,028.00 | \$28.00 | \$42.25 | \$1,285.00 | \$257.00 | \$1,327.25 | \$2,355.25 | 150 Days | 305.95% |

IN THE EXAMPLES, CAB FEES ARE DUE ON PAYMENTS 1-4, AND THE THIRD-PARTY LENDER INTEREST, FINAL CAB FEE AND PRINCIPAL ARE DUE ON THE MATURITY DATE. CUSTOMERS ARE ENCOURAGED TO PAY MORE THAN THE MINIMUM PAYMENT TO REDUCE FINANCE CHARGES.

* Loan term varies based on income dates.

** **Annual Percentage Rate:** The APR is the cost of your loan expressed as a yearly rate. The APR will increase if the actual loan term is shorter than this example, and will decrease if your loan term is longer.

Motor Vehicle: In the event of default, the consumer may be required to surrender possession of the motor vehicle to the lender or other person to satisfy the consumer’s outstanding obligations under the loan.

Returned Item Charge: If you make a payment and your payment is returned for any reason, you will be charged \$30 fee each time.

License: 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 North Lamar Boulevard, Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

Notice: 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.

Speedy Cash operates as a Registered Credit Access Business. The actual lender is an unaffiliated third party. Speedy Cash holds its customers in the highest regard and is committed to responsible industry practices.