TMX Credit, Inc. d/b/a TitleMax

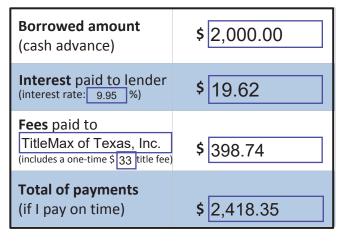
Auto Title Loan \$2,000.00, One Payment Cost Disclosure



You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

Cost of this loan:



Cost of other types of loans:

APR (cost of credit as a yearly rate)	230.62	%
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	\$ 407.89	\$ 2,407.89
1 Month	\$ 418.35	\$ 2,418.35
2 Months	\$ 803.71	\$ 2,803.71
3 Months	\$ 1,189.06	\$ 3,189.06

* Payment amounts are approximate based on a 30-day month; assumes no principal payment is made on renewal. TitleMax does not offer a product with a 2-week term, but customers may pay early with no prepayment penalty.

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new single-payment auto title loan:			
***	3 will pay the loan on time as scheduled (typically 30 days)		
\$	1 will renew 1 time before paying off the loan		
Ť .	1½ will renew 2 to 4 times before paying off the loan		
*** **	4 ½ will renew 5 or more times or will never pay off the loan		

This data is from 2014 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, <u>consumer.complaints@occc.texas.gov</u>.
- Visit <u>occc.texas.gov</u> for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.