Texas Installment Loan Fee Schedule

The charts below are examples of the principal and finance charges you will pay for your Texas installment loan through Cash Factory USA. Cash Factory USA is licensed as a Credit Access Business (CAB) in the State of Texas. As a Credit Access Business, Cash Factory USA will not be your lender. Please note, the amount and number of payments will vary based on the loan amount, the number of payments, and the term of the loan. The actual finance charge and APR of your loan will be disclosed in the federal Truth-In-Lending Statement contained in your loan agreement.

BORROWERS WITH BI-WEEKLY & WEEKLY PAY PERIODS

LOAN TERM IN DAYS ¹	AMOUNT OF LOAN	TYPICAL PAYMENT ²	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR
169	\$100.00	\$27.34	12	\$228.05	\$328.05	650.4336%
169	\$300.00	\$82.01	12	\$684.13	\$984.13	650.3566%
169	\$500.00	\$136.68	12	\$1,140.21	\$1,640.21	650.3412%
169	\$1,000.00	\$273.37	12	\$2,280.41	\$3,280.41	650.3627%

(1) Sample loan term assumes a 169-day loan term funding on September 11th, 2019 with bi-weekly payments commencing on September 26th, 2019.

(2) Sample loan repayment schedule includes 12 installments. Payment dates may be adjusted for borrower's convenience. Please note the final installment may be slightly higher or lower.

BORROWERS WITH SEMI-MONTHLY PAY PERIODS

LOAN TERM IN DAYS ¹	AMOUNT OF LOAN	TYPICAL PAYMENT ²	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR
167	\$100.00	\$29.81	11	\$227.91	\$327.91	679.3081%
167	\$300.00	\$89.43	11	\$683.68	\$983.68	679.2991%
167	\$500.00	\$149.04	11	\$1,139.45	\$1,639.45	679.2537%

LOAN TERM IN DAYS ¹	AMOUNT OF LOAN	TYPICAL PAYMENT ²	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR
167	\$1,000.00	\$298.08	11	\$2,278.88	\$3,278.88	679.2526%

(1) Sample loan term assumes a 167-day loan term funding on September 11th, 2019 with semi-monthly payments commencing on September 25th, 2019.

(2) Sample loan repayment schedule includes 11 installments. Payment dates may be adjusted for borrower's convenience. Please note the final installment may be slightly higher or lower.

BORROWERS WITH MONTHLY PAY PERIODS

LOAN TERM IN DAYS ¹	AMOUNT OF LOAN	TYPICAL PAYMENT ²	NUMBER OF PAYMENTS	FINANCE CHARGE	TOTAL OF PAYMENTS	APR
168	\$100.00	\$54.64	6	\$227.83	\$327.83	793.4193%
168	\$300.00	\$163.92	6	\$683.49	\$983.49	793.4193%
168	\$500.00	\$273.19	6	\$1,139.16	\$1,639.16	793.3877%
168	\$1,000.00	\$546.38	6	\$2,278.30	\$3,278.30	793.3864%

(1) Sample loan term assumes a 168-day loan term funding on September 11th, 2019 with monthly payments commencing on September 25th, 2019.

⁽²⁾ Sample loan repayment schedule includes 6 installments. Payment dates may be adjusted for borrower's convenience. Please note the final installment may be slightly higher or lower.