



**ONLINE: MULTI-PAYMENT ADVANCE LOANS**  
**(ONLINE LOANS)**

**FEE SCHEDULE AND NOTICES:**

Check N Title Loans is a registered Texas Credit Services Organization ("CSO") licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code.

For our services, we charge you a fee bi-weekly at the rate of 22% of the original principal amount of the extension of credit that we arrange for you (the "CSO Fee") until the entire original principal amount is paid in full. Check N Title Loans is not a lender. Check N Title Loans arranges loans made by an unaffiliated 3rd party lender, at an interest rate of 9.90% annum. The CSO Fee is not interest; however, for Federal Truth-in-Lending Act purposes it is required to be included in the finance charge calculation disclosed in the Promissory Note you may execute with the Lender. The CSO Fees are listed in the aggregate for disclosure purposes pursuant to Texas law, but they are progress payments and are only due and owing at the time, and during the period in which, work is performed by us. The CSO Fees are paid in multiple payments to the CSO; and the extension of credit (principal and interest) is paid in a single payment on the maturity date of the loan (168 day in the example). The Fee schedule below is based upon the customer paying on time.

**BI-WEEKLY ONLINE MULTI-PAYMENT ADVANCE LOANS 168 DAY PAYOFF**

LOAN AMOUNT	LOAN TERM	BI-WEEKLY PAYMENTS	TOTAL CAB FEES	TOTAL LENDER INTEREST (9.90%)*	TOTAL PAYMENTS (1-12)	ANNUAL PERCENTAGE RATE (APR%)*
\$100.00	168 Days	\$22.00	\$264.00	\$4.56	\$368.56	574.63%
\$300.00	168 Days	\$66.00	\$792.00	\$13.67	\$1,105.67	574.63%
\$500.00	168 Days	\$110.00	\$1,320.00	\$22.78	\$1,842.78	574.63%

\* The CAB Fees, Lender Interest and APR is calculated off 168 day payoff and a bi-weekly schedule. The Lender Interest and APR may be different if your loan term is not 168 days.

**OCCC Notice:**

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 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**Consumer 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.

If your ACH, debit card or similar payment device you give as a payment is returned unpaid, a dishonored instrument fee of \$30.00 will be charged.

Applications received on a weekend or holiday may be verified the next business day due to bank closures.