

# Coast 2 Coast CSO, LLC

\$1,000, 11 Payments

## Cost Disclosure

Borrowed Amount (cash advance)	\$	1,000.00
Interest paid to Lender (interest rate 10%)	\$	25.12
Fees paid to Coast 2 Coast CSO, LLC	\$	330.00
Payment amounts payments due every two weeks)	payment 1 = \$112.93 payment 2 = \$112.93 payment 3 = \$112.93 payment 4 = \$112.93 payment 5 = \$112.93 payment 6 = \$112.93	payment 7 = \$112.93 payment 8 = \$112.93 payment 9 = \$112.93 payment 10 = \$112.93 payment 11 = \$112.93 payment 12 = \$112.89
Total of payments (if I pay on time)	\$	1,355.12

## Repayment

Of 10 people who get a new multi-payment loan:

- 5 will pay the loan on time as scheduled
- 1 will renew 1 to 4 times before paying off the loan
- 4 will renew 5 or more times or will never pay off the loan

This data is from 2019 reports to the OCCC

APR (cost of credit as a yearly rate)	188.18%
Term of loan	180 days

If I pay off the loan in:	
2 weeks	\$1,332.09
1 month	\$1,334.18
2 months	\$1,338.36
5 months	\$1,355.12

### Cost of other types of loans:

<i>Least Expensive</i>	<i>Credit cards</i>	<i>Secured loans</i>	<i>Signature loans</i>	<i>Pawn loans</i>	<i>Auto Title loans</i>	<i>Payday loans</i>	<i>Most Expensive</i>
	25%	30%	89%	180%	238%	370%	Average APR
	\$ 2.04	\$ 3.55	\$ 13.38	\$ 15.00	\$ 20.66	\$ 30.42	Average fees & interest per \$100 borrowed over 1 month

## 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 Commission (OCCC)
- OCCC Consumer Helpline: (800) 538-1579
- [Consumer.complaints@occc.Texas.gov](mailto:Consumer.complaints@occc.Texas.gov)
- This disclosure is provided under Texas Finance Code Section 393.223