

Coast 2 Coast CSO, LLC

\$1,500, 11 Payments

Cost Disclosure

Borrowed Amount (cash advance)	\$	1,500.00
Interest paid to Lender (interest rate 10%)	\$	37.65
Fees paid to Coast 2 Coast CSO, LLC	\$	495.00
Payment amounts payments due every two weeks)	payment 1 = \$169.39	payment 7 = \$169.39
	payment 2 = \$169.39	payment 8 = \$169.39
	payment 3 = \$169.39	payment 9 = \$169.39
	payment 4 = \$169.39	payment 10 = \$169.39
	payment 5 = \$169.39	payment 11 = \$169.39
	payment 6 = \$169.39	payment 12 = \$169.39
Total of payments (if I pay on time)	\$	2,032.65

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

If I pay off the loan in:	
2 weeks	\$1,998.14
1 month	\$2,001.28
2 months	\$2,007.26
5 months	\$2,032.65

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
- This disclosure is provided under Texas Finance Code Section 393.223

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