



Texas Payday and Installment Loans Fee Schedule

Installment Loan Fees and Illustrative Examples

- Loan Term: Ranges from 3 to 24 months, depending on the borrower's pay schedule.
- Loan Amounts: Available from \$100 up to \$5,000.
- Annual Percentage Rate (APR): Varies based on both the loan amount and term length.

The chart below outlines loan amounts, fees, and APR for a 3-month term with bi-weekly payments, excluding odd days.

Loan Amount	Payment 1-7	Total Finance Charge (Lender Interest + CSO Fee)	Total Amount Due	Annual Percentage Rate (APR) (assumes 3-month term)
\$200	\$45.21	\$116.46	\$316.46	337.76%
\$500	\$113.03	\$291.20	\$791.20	337.81%
\$1,000	\$218.96	\$218.96	\$1,532.71	311.41%

The chart below outlines loan amounts, fees, and APR for a 6-month term with monthly payments, excluding odd days.

Loan Amount	Payment 1-6	Finance Charge (Lender Interest + CSO Fee)	Total Amount Due	Annual Percentage Rate (APR) (assumes 6-month term)
\$200	\$70.30	\$221.77	\$421.77	319.44%
\$500	\$175.76	\$554.51	\$1,054.51	319.47%
\$1,000	\$335.73	\$1,014.34	\$2,014.34	295.22%
\$2,000	\$595.69	\$1,574.12	\$3,574.12	235.39%

Payday Loan Fees and Illustrative Examples

- Loan Term: 30 days, unless the 30th day falls on a Sunday or another non-business day.
- Loan Amounts: from \$100 to \$1,500.
- The CSO Fee: capped at \$30 per \$100 borrowed.
- Annual Percentage Rates (APR): vary depending on the loan details.

The chart below outlines loan amounts, fees, and APR based on a payday loan term of 14 days.

Loan Amount	1 Payment	Finance Charge (CSO Fee)	Annual Percentage Rate (APR) (assumes 14-day term)
\$100	\$125.47	\$25.47	664.03%
\$600	\$752.86	\$152.86	664.21%
\$1,000	\$1,254.77	\$254.77	664.22%

The chart below outlines loan amounts, fees, and APR based on a payday loan term of 30 days.

Loan Amount	1 Payment	Finance Charge	Annual Percentage Rate (APR) (assumes 30-day term)
\$100	\$126.02	\$26.02	316.57%
\$600	\$756.13	\$156.13	316.59%
\$1,000	\$1,260.22	\$260.22	316.6%

1F Cash Advance LLC is a credit services organization, not a lender. All loans are issued by an unaffiliated third-party lender. The information provided assumes timely payments without special circumstances that may lead to extra fees, though such fees may apply in certain cases.

Before proceeding, review the disclosure statements and contract for full details. Short-term installment loans are intended for immediate, short-term financial needs only, not long-term solutions.

For unresolved questions or complaints, contact the Texas Attorney General: Phone: 1-800-621-0508, Website: www.texasattorneygeneral.gov, Address: Office of the Attorney General, Consumer Protection Division, PO Box 12548, Austin, TX 78711-2548.

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