



## Texas Fee Schedule

### Installment Loan

Preferred Loans Texas is licensed as a Credit Access Business (CAB) by the Office of the Consumer Credit Commissioner and registered as a Credit Service Organization by the state of Texas.

Fee Schedule – Bi-Weekly – New Customer

Loan Amount	Third-Party Lender Interest	Total CAB Fees	Bi-Weekly Payments #1-10	Amount Due on Payment #11	Total of Payments	Loan Term* Maturity Date	APR**
\$150	\$3.47	\$322.50	\$43.27	\$43.27	\$475.97	154 Days	694.55%
\$200	\$4.58	\$430	\$57.69	\$57.68	\$634.58	154 days	694.50%
\$300	\$6.93	\$645	\$86.54	\$86.53	\$951.93	154 days	694.55%
\$400	\$9.15	\$860	\$115.38	\$115.35	\$1269.15	154 days	694.49%
\$500	\$11.51	\$1075	\$144.23	\$144.21	\$1586.51	154 Days	694.53%

\*Loan term varies based on income dates. Loan term not to exceed 180 days

\*\*Annual Percentage Rate: The APR is the cost of your loan expressed as a yearly rate. The APR may vary depending on the actual loan term. The APR will increase if the actual loan term is shorter than this example and will decrease if your loan term is longer.

**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.