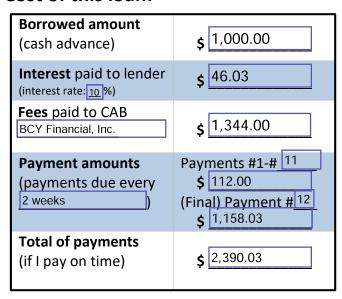
BCY Financial, Inc.

Payday Loan

\$ 1,000.00 **,** 12 **Payments**

Cost Disclosure

Cost of this loan:



APR	302.00 %
Term of loan	168 Days

If I pay off the loan in:	pay	ill have to	I will have to pay a total of approximately: y:	
2 Weeks	\$	115.84	\$ 1,115.84	
1 Month	\$	251.67	\$ 1,251.67	
2 Months	\$	503.33	\$ 1,503.33	
3 Months	\$	755.00	\$ 1,755.00	
4 Months	\$	1,006.67	\$ 2,006.67	

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	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

Repayment:

Of 10 people who get a new multi-payment payday loan:		
******	5 will pay the loan on time as scheduled (typically 5 months)	
†	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.

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 Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.