

Sunshine Loans - Moneyspot USA LLC, DBA Sunshine Loans

Payday Loan

\$300.00, 2 Payments

Cost Disclosure

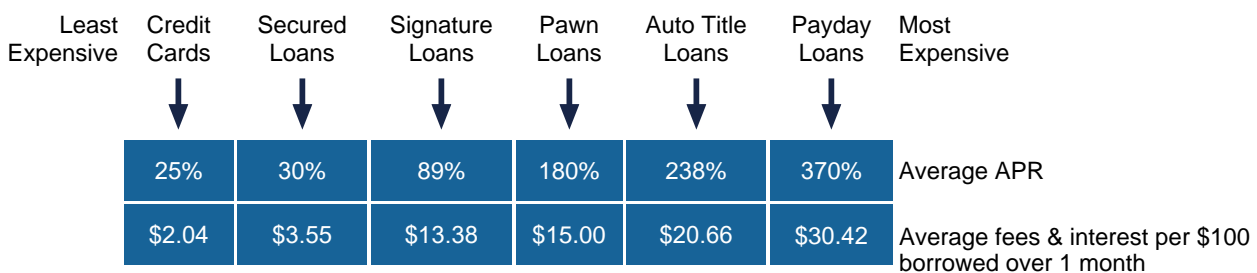
Cost of this loan:

Borrowed amount (Cash advance)	\$300.00
Interest paid to lender (Interest Rate: 9.95%)	\$3.64
Fees paid to Sunshine Loans	\$347.50
Payment amounts (payments due every Monthly)	Payments #1
	\$325.56
	(Final) Payment # 2
	\$325.54
Total of payments (if I pay on time)	\$651.14




APR (cost of credit as a yearly rate)	882.25%
Term of loan	61 days

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$174.89	\$474.89
1 Month	\$176.12	\$476.12
2 Months	\$351.14	\$651.14
3 Months	\$352.36	\$652.36

Cost of other types of loans:



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) 5381579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223