

# Buckeye Check Cashing of Texas, LLC dba Cash Central

## Payday Loan

\$400, One Payment

## Cost Disclosure

### Cost of this loan:

Borrowed amount (cash advance)	\$ 400.00
Interest paid to lender (interest rate: 10.0%)	\$ 3.28
Fees paid to Buckeye Check Cashing of Texas LLC	\$ 112.00
Total of payments (if I pay on time)	\$ 515.28





APR (cost of credit as a yearly rate)	350.64 %
Term of loan	30 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	\$ 113.53	\$ 513.53
1 Month	\$ 115.28	\$ 515.28
2 Months	\$ 171.04	\$ 571.04
3 Months	\$ 171.04	\$ 571.04

### 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
	\$2.05	\$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 single-payment payday loan:	
	4 ¾ will pay the loan on time as scheduled (typically before 30 days)
	1 ¼ will renew 1 time before paying off the loan
	1 ½ will renew 2 to 4 times before paying off the loan
	2 ½ 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](mailto:consumer.complaints@occc.texas.gov).
- Visit [occc.texas.gov](http://occc.texas.gov) for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

# Buckeye Check Cashing of Texas, LLC dba Cash Central

## Payday Loan

\$500, One Payment

## Cost Disclosure

### Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 10.0%)	\$ 4.10
Fees paid to Buckeye Check Cashing of Texas LLC	\$ 140.00
Total of payments (if I pay on time)	\$ 644.10





APR (cost of credit as a yearly rate)	350.64 %
Term of loan	30 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	\$ 141.91	\$ 641.91
1 Month	\$ 144.10	\$ 644.10
2 Months	\$ 206.31	\$ 706.31
3 Months	\$ 206.31	\$ 706.31

### 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
	\$2.05	\$3.55	\$13.38	\$15.00	\$20.66	\$30.42	Average fees & interest per \$100 borrowed over 1 month

### Repayment:

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## Payday Loan

\$  , One Payment

## Cost Disclosure

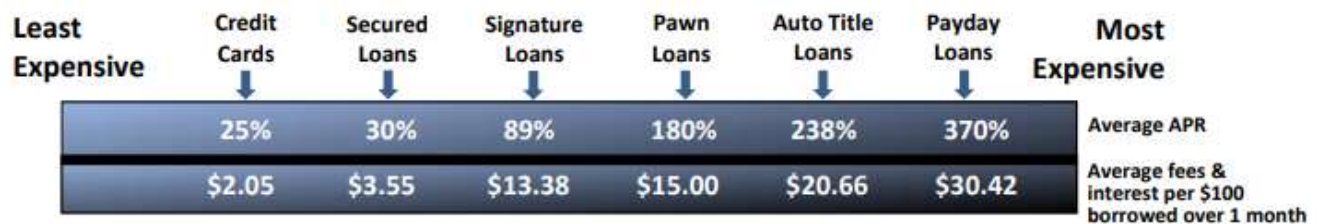
### Cost of this loan:

Borrowed amount (cash advance)	\$ <input type="text" value="600.00"/>
Interest paid to lender (interest rate: <input type="text" value="10.0"/> %)	\$ <input type="text" value="4.93"/>
Fees paid to <input type="text" value="Buckeye Check Cashing of Texas LLC"/>	\$ <input type="text" value="168.00"/>
Total of payments (if I pay on time)	\$ <input type="text" value="772.93"/>





APR (cost of credit as a yearly rate)	<input type="text" value="350.66"/> %
Term of loan	<input type="text" value="30 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	\$ <input type="text" value="170.30"/>	\$ <input type="text" value="770.30"/>
1 Month	\$ <input type="text" value="172.93"/>	\$ <input type="text" value="772.93"/>
2 Months	\$ <input type="text" value="241.58"/>	\$ <input type="text" value="841.58"/>
3 Months	\$ <input type="text" value="241.58"/>	\$ <input type="text" value="841.58"/>

### Cost of other types of loans:



### Repayment:

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