

**First Financial Loan Company, LLC & Loan By Phone of Texas, LLC  
d/b/a Check Into Cash, d/b/a Loan By Phone**

## Texas Fee Schedule

**SCHEDULE OF ALL FEES:** Schedule of all fees to be charged for services performed by the Credit Access Business in connection with deferred presentment transactions, as applicable in the following examples:

### SINGLE PAYMENT DEFERRED PRESENTMENT

Amount Financed	Finance Charge (Interest & Fee)	Annual Percentage Rate (APR)	Standard Loan Term	CAB Monthly Standard Fee Rate	Lender's Annual Interest Rate	Additional Fees Charged	Total of Payments at Loan Inception	Total of Payments
\$100.00	\$25.47	664.04%	14 Days	25%	10%	\$0.00	1	\$125.47
\$200.00	\$50.95	664.17%	14 Days	25%	10%	\$0.00	1	\$250.95
\$300.00	\$76.43	664.21%	14 Days	25%	10%	\$0.00	1	\$376.43
\$400.00	\$101.91	664.24%	14 Days	25%	10%	\$0.00	1	\$501.91
\$500.00	\$127.38	664.20%	14 Days	25%	10%	\$0.00	1	\$627.38
\$600.00	\$152.87	664.26%	14 Days	25%	10%	\$0.00	1	\$752.87
\$700.00	\$178.35	664.26%	14 Days	25%	10%	\$0.00	1	\$878.35
\$800.00	\$203.82	664.24%	14 Days	25%	10%	\$0.00	1	\$1,003.82
\$900.00	\$229.31	664.27%	14 Days	25%	10%	\$0.00	1	\$1,129.31
\$1,000.00	\$254.78	664.25%	14 Days	25%	10%	\$0.00	1	\$1,254.78
\$1,100.00	\$280.26	664.25%	14 Days	25%	10%	\$0.00	1	\$1,380.26
\$1,200.00	\$305.75	664.28%	14 Days	25%	10%	\$0.00	1	\$1,505.75
\$1,300.00	\$331.22	664.26%	14 Days	25%	10%	\$0.00	1	\$1,631.22
\$1,400.00	\$356.70	664.26%	14 Days	25%	10%	\$0.00	1	\$1,756.70
\$1,500.00	\$382.18	664.27%	14 Days	25%	10%	\$0.00	1	\$1,882.18

**OTHER FEES:** Non-sufficient Funds Fee: \$30.00 | Late Fee: \$7.50 or 5% of payment due, whichever is greater.

**OFFICE OF CONSUMER CREDIT COMMISSIONER:** 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 North Lamar Boulevard  
Austin, TX 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)

**NOTICE:** An advance of money obtained through a payday loan is not intended to meet long-term financial needs. A payday 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.