

# L & G Finance and 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 & Fees)	Total of Payments	Annual Percentage Rate (APR)	Standard Loan Term	CAB Monthly Standard Fee Rate	Lender's Annual Interest Rate	Additional Fees Charged at Loan Inception	Number of Payments	Payment Amount
\$ 100 <sup>00</sup>	\$ 25 <sup>47</sup>	\$ 125 <sup>47</sup>	660.04%	14	25%	10%	\$ 0 <sup>00</sup>	1	\$ 125 <sup>47</sup>
\$ 200 <sup>00</sup>	\$ 50 <sup>95</sup>	\$ 250 <sup>95</sup>	664.17%	14	25%	10%	\$ 0 <sup>00</sup>	1	\$ 250 <sup>95</sup>
\$ 300 <sup>00</sup>	\$ 76 <sup>43</sup>	\$ 376 <sup>43</sup>	664.21%	14	25%	10%	\$ 0 <sup>00</sup>	1	\$ 376 <sup>43</sup>
\$ 400 <sup>00</sup>	\$ 101 <sup>91</sup>	\$ 501 <sup>91</sup>	664.23%	14	25%	10%	\$ 0 <sup>00</sup>	1	\$ 501 <sup>91</sup>
\$ 800 <sup>00</sup>	\$ 203 <sup>82</sup>	\$1003 <sup>82</sup>	664.23%	14	25%	10%	\$ 0 <sup>00</sup>	1	\$1003 <sup>82</sup>

**Other Fees:** Nonsufficient 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 by the State of Texas - Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538-1579, [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us), [www.occc.state.tx.us](http://www.occc.state.tx.us).

**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.