

## Texas Fee Schedule and OCCC Notice

Opportunity Financial, LLC, (“CAB”) is registered with the Texas Secretary of State as a credit services organization and is licensed as a credit access business with the Texas – Office of Consumer Commissioner. CAB is not a lender and does not make loans. CAB helps consumers obtain loans from a separate company (“Lender”) and issues a letter of credit to Lender on behalf of consumers to ensure payment of a loan. Lender is not affiliated with CAB.

CAB fees: 189% APR for loans of any financed amount; Besides the CAB fee, the consumer is responsible to reimburse CAB for any amounts CAB pays the Lender on the letter of credit, plus any attorneys’ fees and costs of collection.

Lender fees: Lender interest is 10% per annum, daily simple interest accrual method until paid. Besides interest to the Lender, you would be responsible to the Lender for a late charge equal to the greater of 5% or \$7.50, if payment is 10 or more days late, a return item fee of \$30 for any ACH debit, electronic check, or other payment device that is returned unpaid, and attorneys’ fees, and costs of collection.

### Sample Costs

Amount Financed	Finance Charge CAB Fee and Interest	Annual Percentage Rate	Additional Charges at Inception
Amount of credit provided to you or on your behalf	The dollar amount the credit will cost you	The cost of your credit as a yearly rate	Additional fees at inception associated with you loan
\$500	\$284.97	198.23%	None
\$1000	\$570.02	198.23%	None
\$1500	\$855.07	198.23%	None

The standard term is 12 bi-weekly payments, not to exceed 180 days. The CAB fee is included in the finance charge for federal truth-in-lending purposes, but is not interest under Texas law.

Consumer Credit Notice: 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).

Texas OCCC Notice: An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title 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.