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Texas OCCC Notice and Fee Schedule Schedule of All Fees.

Schedule of all fees to be charged for services performed by the Credit Access Business (CAB) in connection with motor vehicle title loans, as applicable in the following examples:

Auto Title Loan - Single Payment

Proceeds Paid to You	Finance Charge (Lender Interest & CAB Fee)	Annual Percentage Rate (APR)	Total of Payments (Payment Amount)	Standard Loan Term	Number of Payments	CAB's Standard Fee Rate for 30 Days	Lender's Per Annum Interest Rate	Additional Fees Charged at Loan Inception for Lien Fee included in the Amount Financed	Late Fee for failure to pay within 10 days of the scheduled date
\$500	\$111.78	255.16%	\$644.78	30-day	1	19.99%	9.95%	\$33	\$32.24
\$1,000	\$185.39	218.35%	\$1,218.39	30-day	1	16.99%	9.95%	\$33	\$60.92
\$2,000	\$323.86	193.82%	\$2,356.86	30-day	1	14.99%	9.95%	\$33	\$117.84
\$3,000	\$452.59	181.55%	\$3,485.59	30-day	1	13.99%	9.95%	\$33	\$174.28
\$4,000	\$561.15	169.29%	\$4,594.15	30-day	1	12.99%	9.95%	\$33	\$229.71
\$5,000	\$700.29	169.29%	\$5,733.29	30-day	1	12.99%	9.95%	\$33	\$286.66

Title Fees:

The fee to record our lien, may vary by county, but will not exceed \$33, except in Comal County where the fee is \$35.50.

Other Fees:

If you default, you may incur charges, costs, fees and expenses, including all collection costs incurred or paid in exercising any right, power or remedy related to nonpayment, repossession, or sale of the vehicle. If any check, money order, payment (whether tangible or electronic), transfer, or other instrument or item is rejected or returned for any reason, we may charge you, and you agree to pay us, a returned payment fee of \$30.00 ("Returned Payment Fee").

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, www.occc.texas.gov, consumer.complaints@occc.texas.gov.

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.

Notice to Texas Residents:

In the fee schedule provided, and in many of our Texas stores, TitleBucks operates as a registered Credit Access Business (CAB). The actual Lender is an unaffiliated third party.

Text Message Program

We only send text messages (SMS) to consumers who have opted into the Text Message Program. By opting in to receive SMS, you authorize TitleBucks to deliver sales and marketing text messages to your mobile telephone number. These services may include account notifications, appointment reminders, marketing and promotions, and valuable financial resources. Your cellular provider's **message and data rates may apply**. TitleBucks is not liable for any delays in the receipt of any SMS, as delivery is subject to effective transmission from your network operator. SMS are provided on an "as is" basis.

Message Frequency: SMS frequency will vary by customer/account.

SMS Help or Support: For help or additional information regarding our SMS, email your request to optout@titlebucks.com, call the TitleBucks customer service line at **1-866-340-6394**, or reply "HELP" to the message you receive from your mobile device.

Opt Out Rights: At any time, you may withdraw your consent to receive SMS. To unsubscribe, reply "**STOP**" or "**STOP ALL**" to any SMS you receive. You can email your opt out request to optout@titlebucks.com, call the TitleBucks customer service line at **1-866-340-6394**, or stop by a TitleBucks store.