

# Responsible Borrowing

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 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.

**Determine what amount you can comfortably repay.**

**Borrow only the amount needed.**

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 N. Lamar Blvd., 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)**