

RAPIDO TITLE AND EXPRESS LOANS

FEE SCHEDULE

MULTI PAYMENT AUTO TITLE LOANS - MONTHLY PAYMENTS

Amount Financed	Lien Fee	Monthly Payment #1	Monthly Payments #2-#4	Monthly Payment #5	Total CAB Fee	Lender Interest	Finance Charge	Total of Payments	Annual Percentage Rate
\$500	\$28	\$153	\$125	\$645.45	\$625	\$20.45	\$673.45	\$1,173.45	327.53%
\$1,000	\$28	\$278	\$250	\$1,290.96	\$1,250	\$40.96	\$1,318.96	\$2,318.96	320.30%
\$1,500	\$28	\$403	\$375	\$1,936.44	\$1,875	\$61.44	\$1,964.44	\$3,464.44	319.30%

MULTI PAYMENT PAYDAY LOANS – MONTHLY PAYMENTS

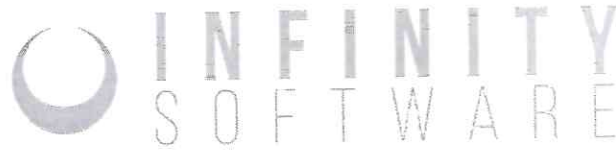
Amount Financed	Monthly Payments #1- #4	Monthly Payment #5	Total CAB Fee	Lender Interest	Finance Charge	Total of Payments	Annual Percentage Rate
\$300	\$75	\$387.27	\$375.00	\$12.27	\$387.27	\$687.27	322.34%
\$500	\$125	\$645.45	\$625	\$20.45	\$645.45	\$1,145.45	322.34%
\$1,000	\$250	\$1,290.96	\$1,250	\$40.96	\$1,290.96	\$2,290.96	322.34%

Late fee of greater of 5% of the payment amount or \$7.50 if any payment is in default for a period of not less than 10 days**

Non-sufficient fund fees or return check fees of \$30.00

“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, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.”

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 intermediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.



Detail Sheet

Ticket: 42159

Client name: Rapido Title Loans

Date: 8/1/2024

Created By: Rachael Kelly

Ticket Owner: Rachael Kelly

New Full Site New Split Domain Website update

Description:

Update to Customer Website: www.rapidotitle.com

Update Terms and Conditions Page

- <https://www.rapidotitle.com/terms-conditions/>

Current:

TEXT MESSAGE POLICY

When you provide us your cell phone number and opt in to our text messaging program, you have provided us with express consent to send you text messages about your loan, such as payment reminders. You may also opt in to receive marketing messages about other services we offer, including special offers you may be eligible for. Your cellular provider's message and data rates may apply to our confirmation message and all subsequent messages. We do not charge you for any text messages we send you. You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person. We may terminate our text message program at any time. If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us by clicking [here](#).

By opting in, you agree and expressly consent to be contacted by us, our agents, employees, and/or affiliates through the use of email, and/or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including with the use of automatic telephone dialing systems, autodialers, or an artificial or prerecorded voice.

Update Needed: Add the following verbiage under second paragraph – “All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties”

480-366-3336

GoDaddy - team @ 3:30pm.

Changes needed to be made to Rapidotitle.com

Current:

TEXT MESSAGE POLICY

When you provide us your cell phone number and opt in to our text messaging program, you have provided us with express consent to send you text messages about your loan, such as payment reminders. You may also opt in to receive marketing messages about other services we offer, including special offers you may be eligible for. Your cellular provider's message and data rates may apply to our confirmation message and all subsequent messages. We do not charge you for any text messages we send you. You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person. We may terminate our text message program at any time. If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us by clicking [here](#).

Update Needed: Please remove the sentence – “Please notify us immediately if you change mobile numbers or plan to provide your phone to another person.”

TEXT MESSAGE POLICY

When you provide us your cell phone number and opt in to our text messaging program, you have provided us with express consent to send you text messages about your loan, such as payment reminders. You may also opt in to receive marketing messages about other services we offer, including special offers you may be eligible for. Your cellular provider's message and data rates may apply to our confirmation message and all subsequent messages. We do not charge you for any text messages we send you. You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. ~~Please notify us immediately if you change mobile numbers or plan to provide your phone to another person.~~ We may terminate our text message program at any time. If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us by clicking [here](#).

Changes to be made to “Text Message Policy” Section 2:

Current:

TEXT MESSAGE POLICY

When you provide us your cell phone number and opt in to our text messaging program, you have provided us with express consent to send you text messages about your loan, such as payment reminders. You may also opt in to receive marketing messages about other services we offer, including special offers you may be eligible for. Your cellular provider's message and data rates may apply to our confirmation message and all subsequent messages. We do not charge you for any text messages we send you. You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person. We may terminate our text message program at any time. If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us by clicking [here](#).

By opting in, you agree and expressly consent to be contacted by us, our agents, employees, and/or affiliates through the use of email, and/or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including with the use of automatic telephone dialing systems, autodialers, or an artificial or prerecorded voice.

TEXT MESSAGE OPT-OUT OR STOP

If you wish to stop receiving marketing text messages from us, reply to any marketing text message we have sent you with STOP. If you wish to stop receiving account maintenance text messages from us, such as payment reminders, reply to any account maintenance text message we have sent you with

Update Needed: Please add the following verbiage under second paragraph – “All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties”

Website Provisioning Requirements

Web Call to Action Checklist

- ✓ Separate consent check box for account and marketing.
- ✓ Links to SMS Terms and Conditions & Privacy.
- ✓ Message frequency disclosure; must match SMS Terms frequency.
- ✓ "Message and data rates may apply" disclosure.
- ✓ HELP and STOP keywords.

SMS Terms Checklist

Below are the minimum requirements:

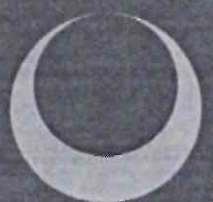
- ✓ Brand name and program description; Include message type like account notifications, marketing, 2FA, etc.
- ✓ Message frequency.
- ✓ Message and data rates disclaimer.
- ✓ Opt-out Instructions.
- ✓ Customer Care Contact Information (email or phone number)

Privacy Policy

If there is mention of third-party sharing, add the below or similar language:

"All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties."

"Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties except when explicitly authorized by the subscriber."



Web Call to Action Samples

Account and Marketing

I certify I am a U.S. Resident over age 18. All the information I enter is true. I agree to the [Terms of Service](#), [Privacy Policy](#), and [Credit Authorization Policy](#).

By clicking next step, I am providing express consent to be contacted by ABC Company on my provided telephone number via email, and auto dialed / prerecorded phone calls. This consent is optional and not a condition of obtaining lending.

Opt-In to receive SMS account text messages such as payment reminders.*

Opt in to receive promotional messages. **OPTING-IN FOR PROMOTIONAL MESSAGES IS NOT A REQUIREMENT TO RECEIVE THE SERVICES YOU'VE REQUESTED FROM ABC Lending.***

*Message and data rates may apply. Message frequency will vary. To opt-out at any time, reply STOP to any message we send, or HELP for more information. [Text Messaging Terms](#) and [Privacy Policy](#)

I'm not a robot



Next Step >

Consent Language:

By clicking "Continue", you acknowledge, agree, and consent to the following:

- Yes, please send me account-related messages such as payment reminders to the cell phone number provided.
- Yes, please send me promotional messages to the cell phone number provided. Opting in for promotional messages is not a requirement to receive the services you've requested from {Company Name}. Promotional messages will be sent to approved carriers only.

By checking the above, you are opting in to receive SMS text messages from {Company Name}. Message and data rates may apply. Message frequency will vary. To opt-out at any time, reply STOP to any message we send, or HELP for more information. [Text Messaging Terms](#) and [Privacy Policy](#).



Changes needed to be made to Rapidotitle.com

Privacy Policy Page - <https://www.rapidotitle.com/privacy-notice/>

Change needed to “Parties To Whom We Disclose Information About users of this website”

Current:

PARTIES TO WHOM WE DISCLOSE INFORMATION ABOUT users of this web site

- › Service Providers or Joint Marketers. We may disclose all of the information we collect, as described above, to companies that perform services on our behalf, including those who assist us in processing transactions, preparing and mailing statements (if applicable), and responding to user inquiries. In addition, we may disclose that information to service providers that perform marketing services for us and to financial institutions outside our corporate family with whom we have joint marketing agreements. We further reserve the right to share, rent, sell, or otherwise disclose the information we collect with affiliates and third parties for direct marketing purposes.
- › Vendors. We may disclose all of the information we collect, as described above, to our vendors for purposes of providing you with information about products and services. Our vendors include financial services providers such as payday lenders and title loan companies.
- › Non-Affiliated Third Parties. We may disclose all of the information we collect, as described above, to third parties outside our corporate family (“Non-Affiliated Third Parties”). Non-Affiliated Third Parties may include financial services providers (such as banks or other lenders), nonfinancial companies (such as publishers, retailers and direct marketers), and others. We may also disclose information about you to Non-Affiliated Third Parties as permitted by law, such as to comply with a subpoena, respond to inquiries from government authorities or defend legal actions.

Update Needed: Please add the following verbiage under this section.

- “All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties”

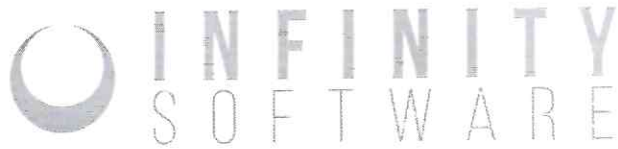
PARTIES TO WHOM WE DISCLOSE INFORMATION ABOUT users of this web site

- › Service Providers or Joint Marketers. We may disclose all of the information we collect, as described above, to companies that perform services on our behalf, including those who assist us in processing transactions, preparing and mailing statements (if applicable), and responding to user inquiries. In addition, we may disclose that information to service providers that perform marketing services for us and to financial institutions outside our corporate family with whom we have joint marketing agreements. We further reserve the right to share, rent, sell, or otherwise disclose the information we collect with affiliates and third parties for direct marketing purposes.
- › Vendors. We may disclose all of the information we collect, as described above, to our vendors for purposes of providing you with information about products and services. Our vendors include financial services providers such as payday lenders and title loan companies.
- › Non-Affiliated Third Parties. We may disclose all of the information we collect, as described above, to third parties outside our corporate family (“Non-Affiliated Third Parties”). Non-Affiliated Third Parties may include financial services providers (such as banks or other lenders), nonfinancial companies (such as publishers, retailers and direct marketers), and others. We may also disclose information about you to Non-Affiliated Third Parties as permitted by law, such as to comply with a subpoena, respond to inquiries from government authorities or defend legal actions.

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Terms and Conditions Page - <https://www.rapidotitle.com/terms-conditions/>

Changes to be made to “Text Message Policy” Section 1:



TEXT MESSAGE POLICY

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By opting in, you agree and expressly consent to be contacted by us, our agents, employees, and/or affiliates through the use of email, and/or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including with the use of automatic telephone dialing systems, autodialers, or an artificial or prerecorded voice.

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Is there a buffer page?

Yes No

If yes, what selections should be available? How should it be mapped?

Link to existing website:

www.rapidotitle.com

OR

Template Name for New Site:

Pages from Template that should be used

Content links for each page:



Checklist for websites:

- Logo images (if applicable)
- if adding Google analytics, provide script
- if adding Google maps, provide credentials for login so we can get API key

Changes to Original request:

Changes needed to be made to Rapidotitle.com

TEXT MESSAGE POLICY

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Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person. We may terminate our text message program at any time. If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us by clicking [here](#).

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Changes to be made to "Text Message Opt-Out Or Stop"

Current:

TEXT MESSAGE OPT-OUT OR STOP

If you wish to stop receiving marketing text messages from us, reply to any marketing text message we have sent you with STOP. If you wish to stop receiving account maintenance text messages from us, such as payment reminders, reply to any account maintenance text message we have sent you with STOP. If you wish to stop receiving all text messages from us, type STOP ALL in the reply text you send us. Your stop request will become effective within one day.

Update Needed: Please remove "If you wish to stop receiving all text messages from us, type STOP ALL in the reply text you send us."

TEXT MESSAGE OPT-OUT OR STOP

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FACTS

WHAT DOES RAPIDO TITLE LOANS, LLC d/b/a RAPIDO TITLE AND EXPRESS LOANS (“CSO”) “COMPANY” DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and may share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and Transaction or Loss History • Account Balances and Payment History • Assets and Employment Information • Income and Checking Account Information
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Rapido Title Loans, LLC d/b/a Rapido Title and Express Loans “Company” chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rapido Title Loan Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market you	No	We don't share
For our nonaffiliates' to market you	No	We don't share

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Questions? Call 956-386-9005

Who we are

Who is providing this notice? Rapido Title Loans LLC d/b/a Rapido Title and Express Loans “Company”

What we do

How does Rapido Title Loans, LLC d/b/a Rapido Title and Express Loans protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

	We also maintain physical, electronic and procedural safeguards i.e. computer virus protection software, firewalls, 128-bit Secure Socket Layer. Only authorized employees have access.
How does Rapido Title Loans, LLC d/b/a Rapido Title and Express Loans collect my personal information?	<p>We collect your personal Information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Provide employment information • Provide account Information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to everyone on your account
Definitions	
Affiliates	<p>Financial and nonfinancial companies related by common ownership or control.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a common corporate identity such as S2 Funding, LLC .
Nonaffiliates	<p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> • Nonaffiliates, we share with can include direct marketing companies for application resell, direct mail and other purposes.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include financial institutions, credit card companies, partners that promote our products, pre-paid debit card providers and other lending companies.