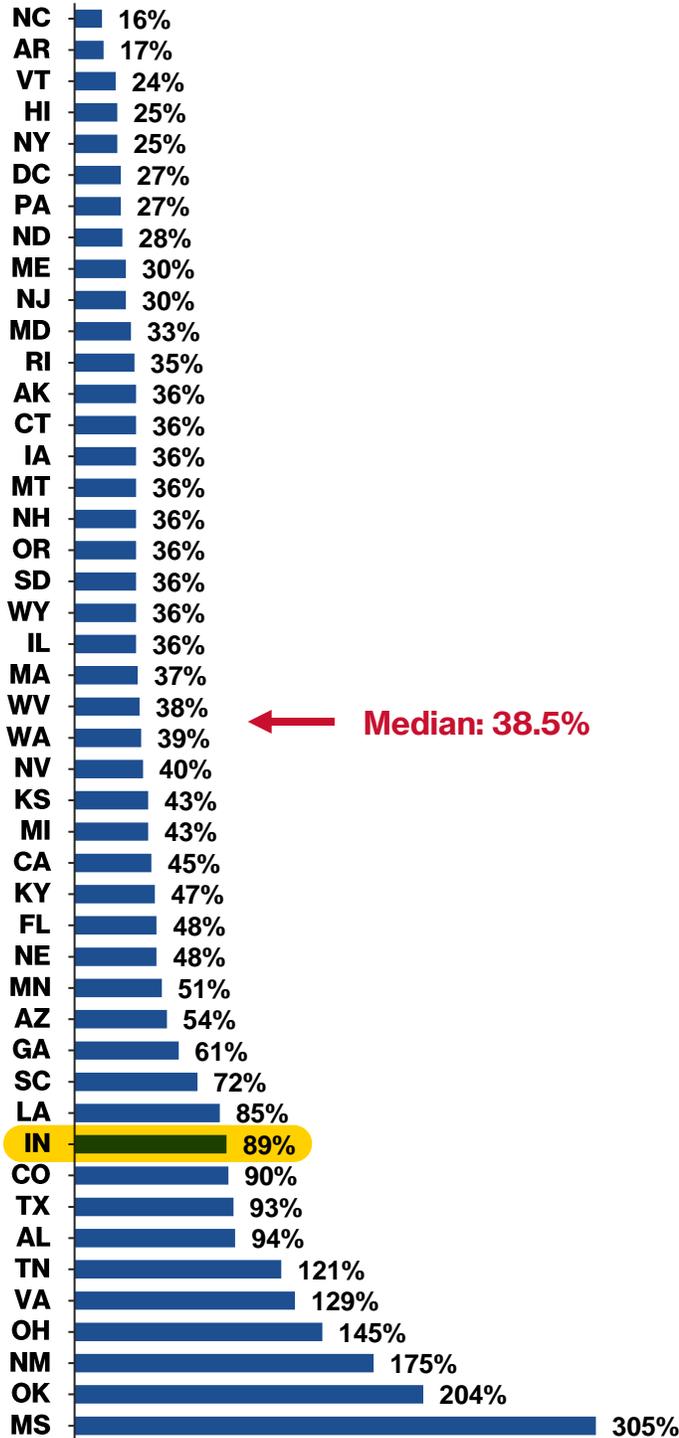




# State Rate Caps for \$500 and \$2,000 Loans

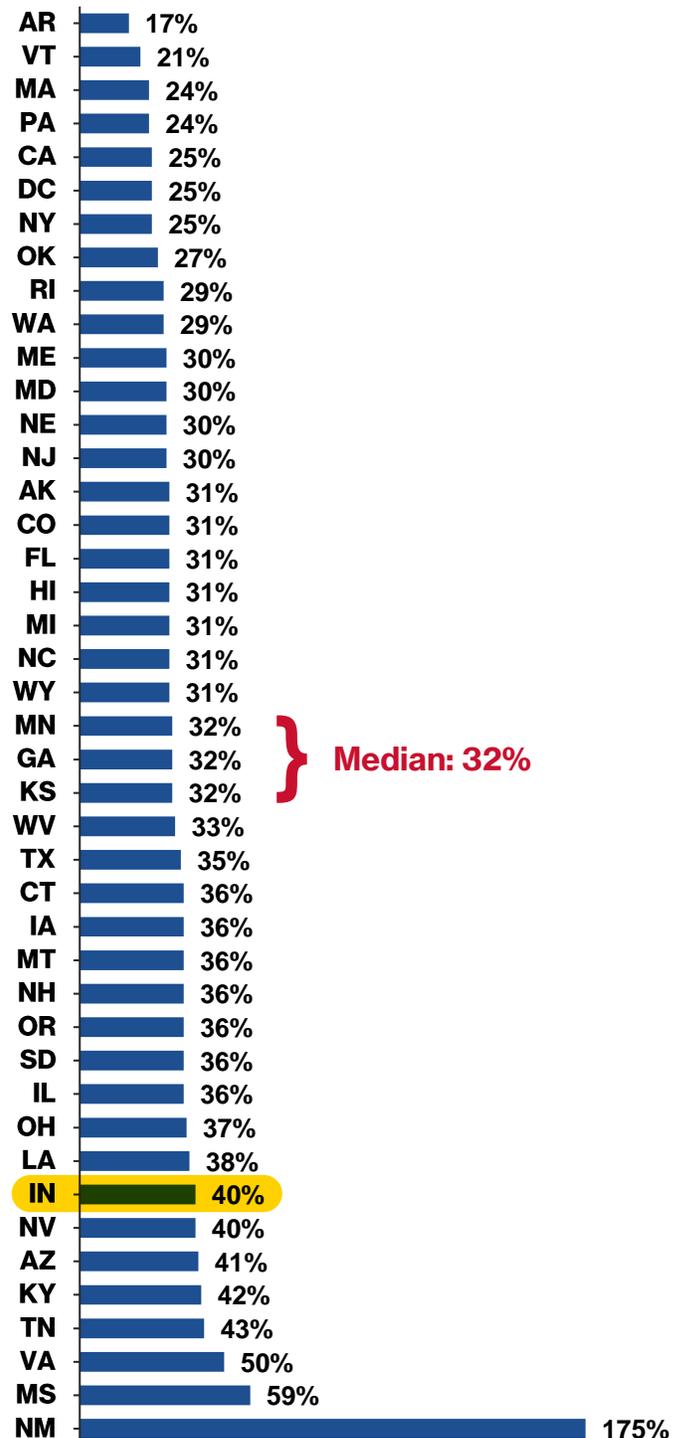
March 2021

**\$500 Six-Month Loan**  
Maximum APR\* in States with Cap  
(45 states plus DC)



← Median: 38.5%

**\$2,000 Two-Year Loan**  
Maximum APR\* in States with Cap  
(42 states plus DC)



} Median: 32%

No cap except unconscionability\*\*: ID, UT, WI  
No cap: DE, MO

No cap except unconscionability\*\*: AL, ID, SC, UT, WI  
No cap: DE, MO, ND

\*Annual percentage rate, including fees, for closed-end loans, current as of March 2021. Rates for open-end lines of credit may vary.  
\*\*Unconscionability refers to rates that are so high that they shock the conscience.