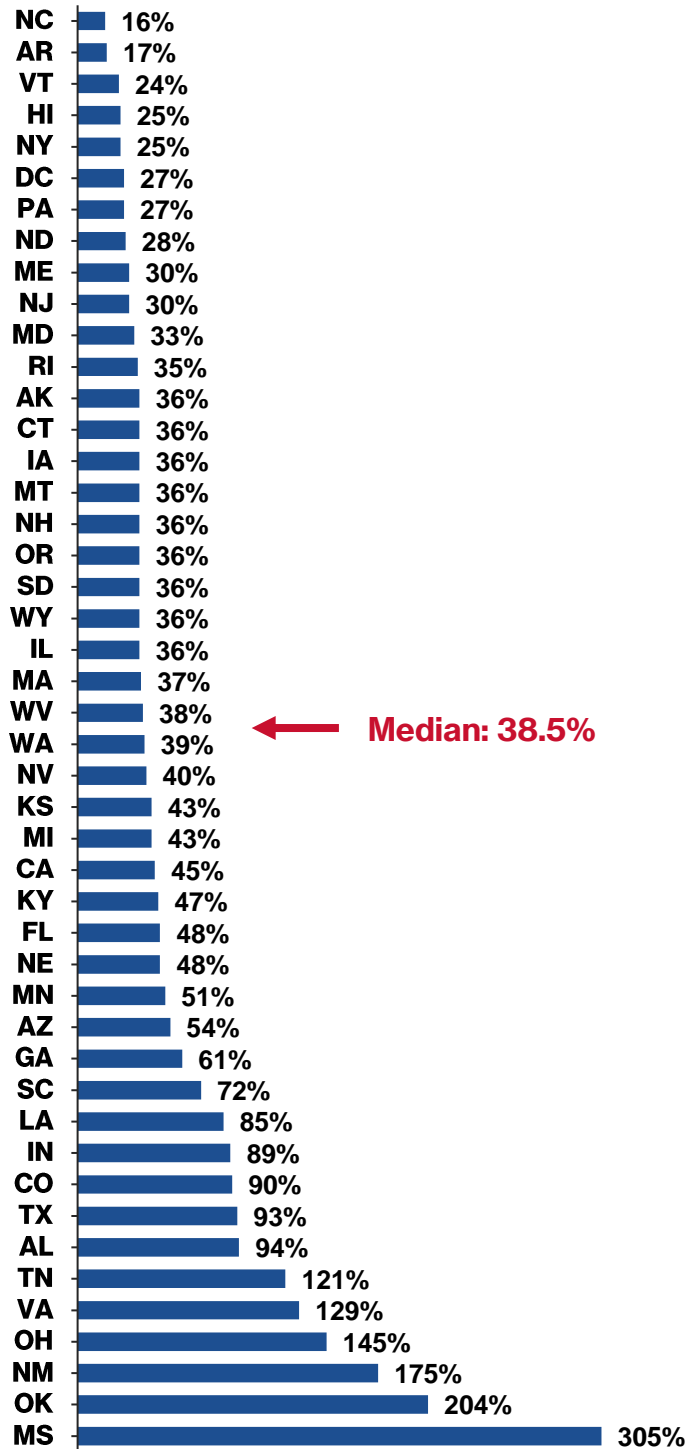




State Rate Caps for \$500 and \$2,000 Loans

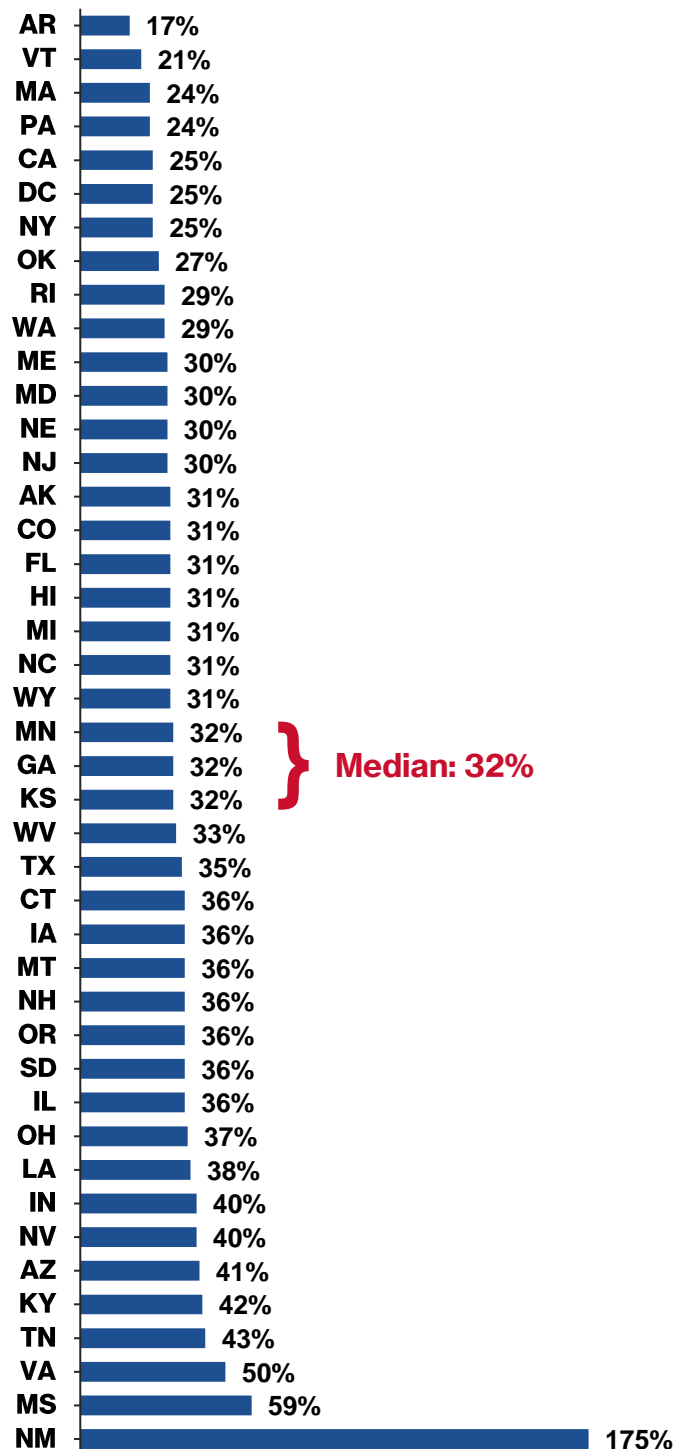
March 2021

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



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

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



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.