Usury Archive

Policy Analysis

Policy Briefs, Reports & Press Releases

- **Consumer Advocates Applaud DOD Move to Protect Troops from Predatory Lending**, July 21, 2015
- **Report**: Why 36%? The History, Use, and Purpose of the 36% Interest Rate Cap, April 2013, **Issue Brief** and **Press Release**
- **Small Dollar Loan Products SCORECARD** – Update: Scorecard Shows Consumers Pay Steep Rates for Small Loans, May 13, 2010
  - **Press Release** and **Statutory Backup**

Letters

- **Letter** opposing preemption of Arkansas usury rate, May 18, 2009
- Consumer groups’ **Letter** in support of **S. 500** (Durbin) and **H.R. 1608** (Speier) establishing 36% national usury cap for all credit, March 2, 2009
- Sample **Letter** for state groups to support S. 500

Comments

- Coalition comments on **Limitations on Terms of Consumer Credit Extended to Service Members and Dependents**, August 1, 2013

Model State Laws

- **Model Consumer Credit Act** (1973)
- **National Consumer Act** (1970)