

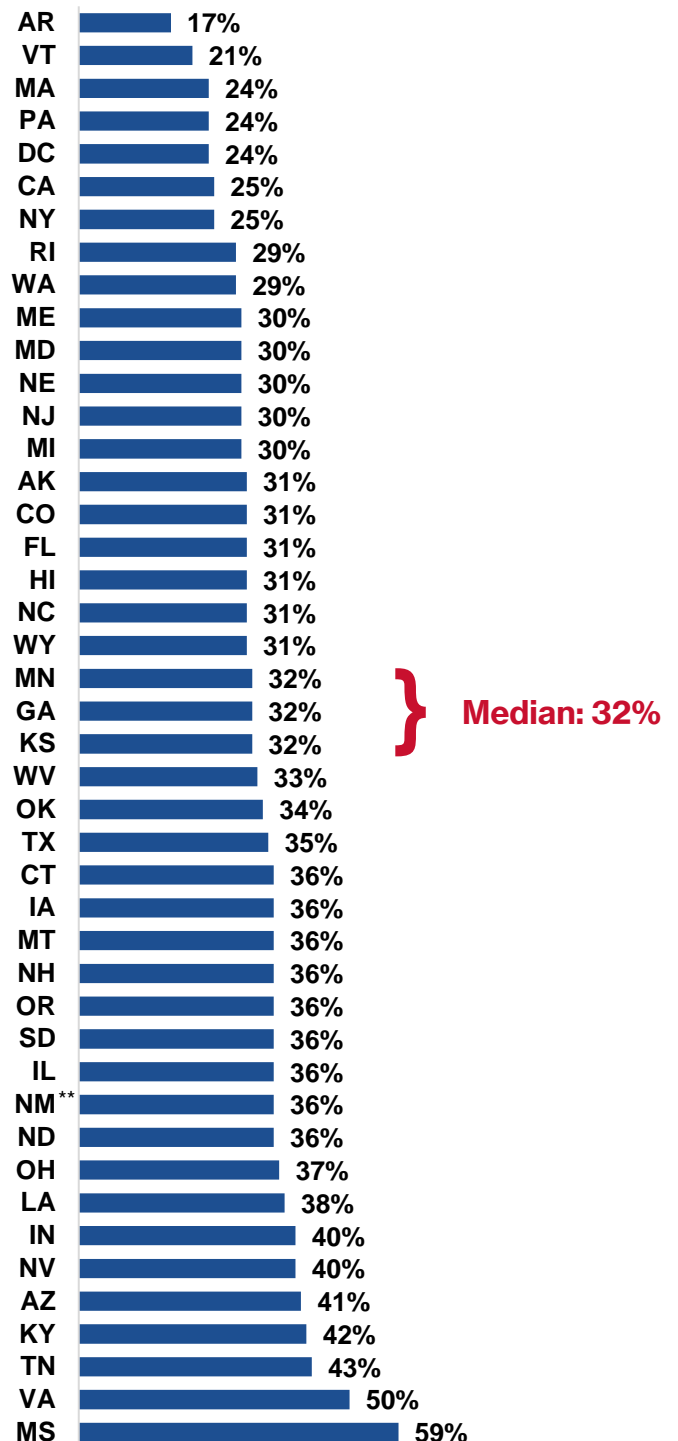
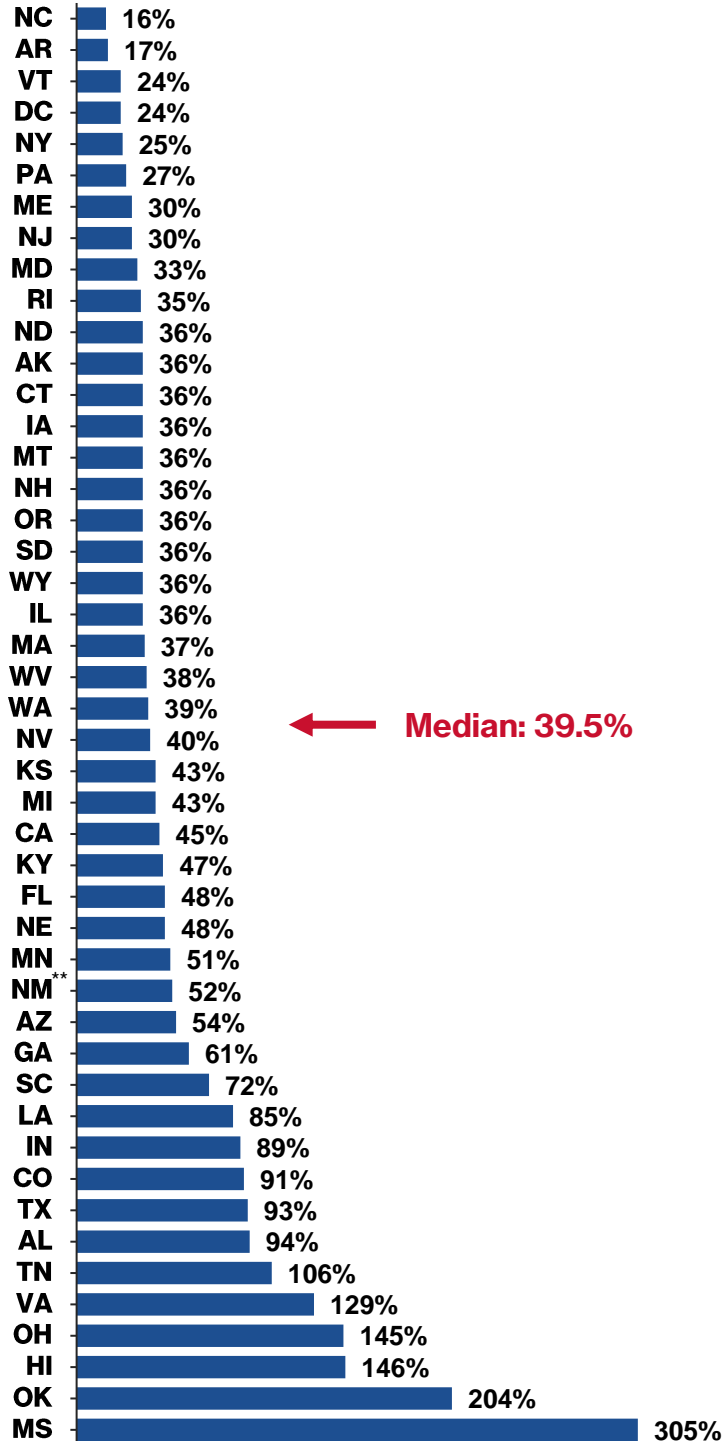


State Rate Caps for \$500 and \$2,000 Loans

June 2022

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

\$2,000 Two-Year Loan Maximum APR* in States with Cap (43 states plus DC)



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

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

*Annual percentage rate, including fees, for closed-end loans, current as of June 2022. Rates for open-end lines of credit may vary.
**Effective 1/1/2023
***Unconscionability refers to rates that are so high that they shock the conscience.