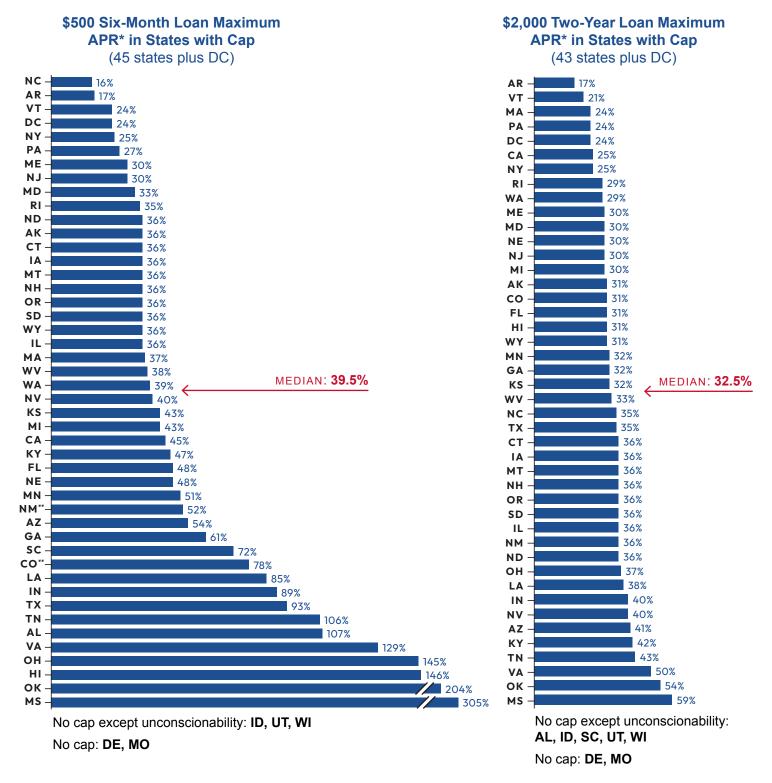


State Rate Caps for \$500 and \$2,000 Loans November 2023



^{*} Annual percentage rate, including fees, for closed-end, unsecured loans made by licensed non-bank lenders, current as of August 2023. Rates for open-end lines of credit may vary.

^{**} Effective 1/1/2024

^{***} Unconscionability refers to rates that are so high that they shock the conscience.