	Legal rate for \$2000, 2-year loan*	EasyPay (≈ 189%)*	Elevate's Rise (99% -149%)	Enova's NetCredit (100%)	LoanMart (≈ 170%)	OppLoans (160%)	Personify Financial (≈ 180%)	CNG's Xact (Check 'n Go) (up to 225%)	# of consumer rent-a-bank lenders (out of 7)*
	No cap (94% for \$500, 6-		,	,	,	Bank but high	Bank but high	. ,	,
Alabama	mo. loan)	Bank	Direct	Direct	Direct	rates permitted	rates permitted	Bank and direct	2
Alaska	31%	Direct	Bank	Bank	No	Bank	Bank	Bank	5
Arizona	41%	Direct	Bank	Bank	Direct	Bank	Bank	Bank	5
Arkansas		Bank	No	Bank	No	Bank	No	Bank	5
				Direct (above \$2,500 only;	Bank, but loans only above \$10,600, which	- June			
California	25%	No	No	36% to 41%)	aren't capped	Bank	No	Bank	2
Colorado	31%	No	No	No	No	No	No	No	0
Connecticut	36%	No	No	No	No	No	No	No	0
Delaware	no cap	Direct	Direct	Direct	Bank but high rates permitted	Bank but high rates permitted	Bank but high rates permitted	Bank but high rates permitted	0 (no rate cap)
Dist. of Columbia	24%	No	No	No	No	No	No	No	0
Elorido	219/	Dank	Bank	Bank	Bank	Bank	Bank	Bank	7
Florida		Bank	Direct (\$3100-\$50	Direct (above \$3,100, capped			Direct over \$3100, capped		
Georgia	32%		00, 50%	at 59%)	Direct	No	at 60%	No	1
Hawaii	31%	Bank	Bank	Bank	No	Bank	No	Bank	5
Idaho	по сар	Direct	Direct	Direct (capped	Direct	Bank but high rates permitted	Bank but high rates permitted	Bank but high rates permitted	0 (no rate cap)
Illinois	36%	Bank	No	at 36%)	No	Bank	No	No	2
Indiana	40%	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
lowa	36%		No	No	No	No	No	No	0
Kansas		Direct	Bank	Bank	Bank	Bank	Bank	Bank	6
Kentucky		Direct	Bank	Bank	Bank	Bank	Bank	Bank	6
Louisiana	38%		Bank	Direct	Bank	Bank	Bank	Bank	6
			No	No	No	Bank	No		1
Maine	30%							No	
Maryland	30%		No	No	No	No	No	No	1
Massachusetts	24%		No	No	No	No	No .	No	0
Michigan	30%	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Minnesota	32%		Bank	Bank	Bank	Bank	Bank	Bank	7
Mississippi	59%	Bank	Direct (60%	Bank	Bank	Bank	Bank	Bank	6
8.01t		Discort	Discret	Discort.	Discret	Bank but high	Bank but high	Bank but high rates	0 (
Missouri	no cap	Direct	Direct	Direct	Direct	rates permitted	rates permitted	permitted	0 (no rate cap)
Montana		Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Nebraska	30%	Bank	Bank	Bank	Bank	Bank	No	Bank	6
Nevada	40%	Direct	Bank	No	No	No	No	Bank	2
New Hampshire	36%	Direct	No	No	No	Bank	No	No	1
New Jersey	30%	Bank	No	Bank Direct (canned	No	Bank	No	No	3
New Mexico	36%	Direct	No	at 36%)	Direct	Bank	No	No	1
New York	25%		No	No	No	No	No	No	0
North Carolina		Bank	No	No	Bank	Bank	No	No	3
North Dakota	36%	Direct	No	Direct (capped at 36%)	No	Bank	No	Bank	2
Ohio	37%	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Oklahoma	54%	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Oregon		Direct	Bank	Bank	No	Bank	No	Bank	4
Pennsylvania		Direct	No	No	No	Bank	No	No	1
Rhode Island		Bank	No	Bank	Bank	Bank	No	Bank	5
South Carolina	no cap (72% for a \$500, 6- month loan)	Bank	Direct	Direct	Bank	Bank	Bank and direct	Bank (high rates permitted over \$600)	5
South Dakota	360/	Direct	No	Direct (capped	No	No	No	No	0
	43%**		Bank	at 36%)					7
Tennessee		Bank		Bank	Bank	Bank	Bank	Bank	
Texas		Bank	Bank	Bank	Bank	Bank Bank but high	Bank Bank but high	Bank Bank but high rates	7
Utah	no cap	Direct	Direct	Direct	Direct	rates permitted	rates permitted	permitted	0 (no rate cap)
Vermont	21%	Bank	No	No	No	No	No	No	1
Virginia	50%	Direct	No	Bank	Bank	Bank	No	No	3
Washington	29%	Direct	No	No	No	Bank	No	No	1
West Virginia	229/	Bank	No	No	No	No	No	No	1

	Legal rate for \$2000, 2-year loan*	EasyPay (≈ 189%)*	Elevate's Rise (99% -149%)	Enova's NetCredit (100%)	LoanMart (≈ 170%)	OppLoans (160%)	Personify Financial (≈ 180%)	CNG's Xact (Check 'n Go) (up to 225%)	# of consumer rent-a-bank lenders (out of 7)*
Wisconsin	no cap	Direct	Direct	Direct	Bank but no state ra	Bank but high trates permitted	Bank but high rates permitted	Bank but high rates permitted	0 (no rate cap)
Wyoming		Bank	Bank	Bank	No	Bank	No	Bank	5
z-Notes	*Rate for an unsecured loan by licensed, nonbank lender. States may have different rates for installment sales and for auto title or other secured	*In some states that do not allow high-cost installment loans but where EasyPay does not use a bank, it may operate under the state's retail installment sales act.							*Does not include lenders who lend through a bank but at rates permitted in the state.
zz-Notes	**Rate for a closed-end loan. Tennessee allows higher rates for open- end "flex" loans.								