

	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)*
Alabama	No cap (94% for \$500, 6-mo. loan)	Bank	Direct	Direct	Direct	Bank but high rates permitted	Bank but high 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	17%	Bank	No	Bank	No	Bank	No	Bank	5
California	25%	No	No	Direct (above \$2,500 only; 36% to 41%)	Bank, but loans only above \$10,600, which 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
Florida	31%	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Georgia	32%	Bank	Direct (\$3100-\$5000, 50%	Direct (above \$3,100, capped at 59%)	Direct	No	Direct over \$3100, capped at 60%	No	1
Hawaii	31%	Bank	Bank	Bank	No	Bank	No	Bank	5
Idaho	no cap	Direct	Direct	Direct	Direct	Bank but high rates permitted	Bank but high rates permitted	Bank but high rates permitted	0 (no rate cap)
Illinois	36%	Bank	No	Direct (capped at 36%)	No	Bank	No	No	2
Indiana	40%	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Iowa	36%	No	No	No	No	No	No	No	0
Kansas	32%	Direct	Bank	Bank	Bank	Bank	Bank	Bank	6
Kentucky	42%	Direct	Bank	Bank	Bank	Bank	Bank	Bank	6
Louisiana	38%	Bank	Bank	Direct	Bank	Bank	Bank	Bank	6
Maine	30%	No	No	No	No	Bank	No	No	1
Maryland	30%	Bank	No	No	No	No	No	No	1
Massachusetts	24%	No	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	Bank	7
Mississippi	59%	Bank	Direct (60%	Bank	Bank	Bank	Bank	Bank	6
Missouri	no cap	Direct	Direct	Direct	Direct	Bank but high rates permitted	Bank but high rates permitted	Bank but high rates permitted	0 (no rate cap)
Montana	36%	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	No	Bank	No	No	3
New Mexico	36%	Direct	No	Direct (capped at 36%)	Direct	Bank	No	No	1
New York	25%	No	No	No	No	No	No	No	0
North Carolina	35%	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	36%	Direct	Bank	Bank	No	Bank	No	Bank	4
Pennsylvania	24%	Direct	No	No	No	Bank	No	No	1
Rhode Island	29%	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	36%	Direct	No	Direct (capped at 36%)	No	No	No	No	0
Tennessee	43%**	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Texas	35%	Bank	Bank	Bank	Bank	Bank	Bank	Bank	7
Utah	no cap	Direct	Direct	Direct	Direct	Bank but high rates permitted	Bank but high rates permitted	Bank but high rates 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	33%	Bank	No	No	No	No	No	No	1

