The following five banks are making payday loans. States in bold italics are states with effective restrictions that generally keep payday lending storefronts out of the state.

- **Wells Fargo (Headquarters (HQ): San Francisco, California)** (Prudential regulator: OCC)
  According to the product agreement, Wells offers the product on accounts opened in the following states: Alaska, **Arizona, Arkansas, California**, Colorado, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, **Montana**, Nebraska, Nevada, New Mexico, North Dakota, **Ohio, Oregon**, South Dakota, Texas, Utah, Washington, Wisconsin and Wyoming.

  Note that Wells has recently converted Wachovia branches to Wells branches in the following additional states, leaving these states vulnerable to a potential rollout of the product: Alabama, **Connecticut**, Delaware, Florida, **Georgia, Maryland, Mississippi, New Jersey, New York, North Carolina, Pennsylvania**, South Carolina, Tennessee, **Washington D.C.**

- **US Bank (HQ: Minneapolis, MN)** (OCC)
  The agreement does not state that the product is unavailable in any states. US Bank has branches in **Arizona, Arkansas, California**, Colorado, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Minnesota, Missouri, **Montana**, Nebraska, Nevada, New Mexico, North Dakota, **Ohio, Oregon**, South Dakota, Tennessee, Utah, Washington, Wisconsin, and Wyoming.

- **Regions (HQ: Birmingham, AL)** (Federal Reserve)
  Customer’s mailing address must be in states where Regions has a branch office: Alabama, **Arkansas**, Florida, **Georgia**, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, **N. Carolina**, S. Carolina, Tennessee, Texas, **Virginia**

- **Fifth Third (HQ: Cincinnati, OH)** (Federal Reserve)
  Customer must be resident of **Ohio**, Kentucky, Tennessee, Michigan, Illinois, Florida, Indiana, or Missouri.

- **GuarantyBank (HQ: Milwaukee, WI)** (OCC)
  GuarantyBank is based in Wisconsin and has branches in Wisconsin, Illinois, Michigan, Minnesota, and **Georgia**. Its EasyAdvance agreement doesn’t specify that product availability is limited to any states.