U.S. Payday Interest Rates
Calculated on a Typical Loan

*New Ohio payday loan law changes go into effect in April 2019. This analysis reflects the law currently in place. For more info, see https://bit.ly/2MQzWW5.

Center for Responsible Lending 2019. Typical APR based on average rate for a $300 loan advertised by largest payday chains or as determined by state regulator, where applicable.