

2016 Incremental Rate Chart

Amount	Grace				Add Int	Calendar Month	120 Day	
Loaned	Month 1	Month 2	Month 3	Month 4	Period	Per MO	APR	APR
5.00	14.00	14.00	14.00	17.00	23.00	3.00	720%	730%
10.00	19.00	19.00	19.00	22.00	28.00	3.00	360%	365%
15.00	24.00	24.00	24.00	27.00	33.00	3.00	240%	243%
20.00	32.00	32.00	32.00	35.00	41.00	3.00	225%	228%
25.00	37.00	37.00	37.00	40.00	46.00	3.00	180%	183%
30.00	42.00	42.00	42.00	45.00	51.00	3.00	150%	152%
35.00	47.00	47.00	47.00	50.00	56.00	3.00	129%	130%
40.00	52.00	52.00	52.00	55.00	61.00	3.00	113%	114%
45.00	57.00	57.00	57.00	60.00	66.00	3.00	100%	101%
50.00	65.00	65.00	65.00	68.00	74.00	3.00	108%	110%
55.00	70.00	70.00	70.00	73.00	79.00	3.00	98%	100%
60.00	75.00	75.00	75.00	78.00	84.00	3.00	90%	91%
65.00	80.00	80.00	80.00	83.00	89.00	3.00	83%	84%
70.00	85.00	85.00	85.00	88.00	94.00	3.00	77%	78%
75.00	93.00	93.00	93.00	96.00	102.00	3.00	84%	85%
80.00	98.00	98.00	98.00	101.00	107.00	3.00	79%	80%
85.00	103.00	103.00	103.00	106.00	112.00	3.00	74%	75%
90.00	108.00	108.00	108.00	111.00	117.00	3.00	70%	71%
95.00	113.00	113.00	113.00	116.00	122.00	3.00	66%	67%
100.00	121.00	121.00	121.00	124.00	130.00	3.00	72%	73%
105.00	126.00	126.00	126.00	129.15	135.30	3.15	69%	70%
110.00	131.00	131.00	131.00	134.30	140.60	3.30	66%	67%
115.00	136.00	136.00	136.00	139.45	145.90	3.45	64%	65%
120.00	141.00	141.00	141.00	144.60	151.20	3.60	62%	62%
125.00	146.00	146.00	146.00	149.75	156.50	3.75	59%	60%
130.00	151.00	151.00	151.00	154.90	161.80	3.90	57%	58%
135.00	156.00	156.00	156.00	160.05	167.10	4.05	56%	56%
140.00	161.00	161.00	161.00	165.20	172.40	4.20	54%	55%
145.00	166.00	166.00	166.00	170.35	177.70	4.35	52%	53%
150.00	171.00	171.00	171.00	175.50	183.00	4.50	51%	52%
155.00	176.00	176.00	176.00	180.65	188.30	4.65	50%	50%
160.00	181.00	181.00	181.00	185.80	193.60	4.80	48%	49%
165.00	186.00	186.00	186.00	190.95	198.90	4.95	47%	48%
170.00	191.10	191.10	191.10	196.20	204.30	5.10	46%	47%
175.00	197.00	197.00	197.00	202.25	210.50	5.25	47%	47%
180.00	202.60	202.60	202.60	208.00	216.40	5.40	47%	47%
185.00	208.20	208.20	208.20	213.75	222.30	5.55	47%	47%
190.00	213.80	213.80	213.80	219.50	228.20	5.70	47%	47%
195.00	219.40	219.40	219.40	225.25	234.10	5.85	47%	47%
200.00	225.00	225.00	225.00	231.00	240.00	6.00	47%	47%
225.00	253.00	253.00	253.00	259.75	269.50	6.75	46%	47%
250.00	281.00	281.00	281.00	288.50	299.00	7.50	46%	47%
275.00	309.00	309.00	309.00	317.25	328.50	8.25	46%	47%
300.00	337.00	337.00	337.00	346.00	358.00	9.00	46%	47%
325.00	365.00	365.00	365.00	374.75	387.50	9.75	46%	47%
350.00	393.00	393.00	393.00	403.50	417.00	10.50	46%	46%
375.00	421.00	421.00	421.00	432.25	446.50	11.25	46%	46%
400.00	449.00	449.00	449.00	461.00	476.00	12.00	46%	46%
425.00	477.00	477.00	477.00	489.75	505.50	12.75	46%	46%
450.00	505.00	505.00	505.00	518.50	535.00	13.50	46%	46%
475.00	533.00	533.00	533.00	547.25	564.50	14.25	46%	46%
500.00	561.00	561.00	561.00	576.00	594.00	15.00	46%	46%
525.00	589.00	589.00	589.00	604.75	623.50	15.75	46%	46%
550.00	617.00	617.00	617.00	633.50	653.00	16.50	46%	46%
575.00	645.00	645.00	645.00	662.25	682.50	17.25	46%	46%
600.00	673.00	673.00	673.00	691.00	712.00	18.00	46%	46%
625.00	701.00	701.00	701.00	719.75	741.50	18.75	45%	46%

OVER

650.00	729.00	729.00	729.00	748.50	771.00	19.50	45%	46%
675.00	757.00	757.00	757.00	777.25	800.50	20.25	45%	46%
700.00	785.00	785.00	785.00	806.00	830.00	21.00	45%	46%
725.00	813.00	813.00	813.00	834.75	859.50	21.75	45%	46%
750.00	841.00	841.00	841.00	863.50	889.00	22.50	45%	46%
775.00	869.00	869.00	869.00	892.25	918.50	23.25	45%	46%
800.00	897.00	897.00	897.00	921.00	948.00	24.00	45%	46%
825.00	925.00	925.00	925.00	949.75	977.50	24.75	45%	46%
850.00	953.00	953.00	953.00	978.50	1007.00	25.50	45%	46%
875.00	981.00	981.00	981.00	1007.25	1036.50	26.25	45%	46%
900.00	1009.00	1009.00	1009.00	1036.00	1066.00	27.00	45%	46%
925.00	1037.00	1037.00	1037.00	1064.75	1095.50	27.75	45%	46%
950.00	1065.00	1065.00	1065.00	1093.50	1125.00	28.50	45%	46%
975.00	1093.00	1093.00	1093.00	1122.25	1154.50	29.25	45%	46%
1000.00	1121.00	1121.00	1121.00	1151.00	1184.00	30.00	45%	46%
1050.00	1175.50	1175.50	1175.50	1207.00	1241.50	31.50	45%	45%
1100.00	1230.00	1230.00	1230.00	1263.00	1299.00	33.00	44%	45%
1150.00	1284.50	1284.50	1284.50	1319.00	1356.50	34.50	44%	45%
1200.00	1339.00	1339.00	1339.00	1375.00	1414.00	36.00	44%	44%
1250.00	1393.50	1393.50	1393.50	1431.00	1471.50	37.50	43%	44%
1300.00	1448.00	1448.00	1448.00	1487.00	1529.00	39.00	43%	44%
1350.00	1502.50	1502.50	1502.50	1543.00	1586.50	40.50	43%	43%
1400.00	1557.00	1557.00	1557.00	1599.00	1644.00	42.00	43%	43%
1450.00	1611.50	1611.50	1611.50	1655.00	1701.50	43.50	42%	43%
1500.00	1666.00	1666.00	1666.00	1711.00	1759.00	45.00	42%	43%
1550.00	1720.50	1720.50	1720.50	1767.00	1816.50	46.50	42%	43%
1600.00	1775.00	1775.00	1775.00	1823.00	1874.00	48.00	42%	42%
1650.00	1829.50	1829.50	1829.50	1879.00	1931.50	49.50	42%	42%
1700.00	1884.00	1884.00	1884.00	1935.00	1989.00	51.00	41%	42%
1750.00	1938.50	1938.50	1938.50	1991.00	2046.50	52.50	41%	42%
1800.00	1993.00	1993.00	1993.00	2047.00	2104.00	54.00	41%	42%
1850.00	2047.50	2047.50	2047.50	2103.00	2161.50	55.50	41%	42%
1900.00	2102.00	2102.00	2102.00	2159.00	2219.00	57.00	41%	41%
1950.00	2156.50	2156.50	2156.50	2215.00	2276.50	58.50	41%	41%
2000.00	2211.00	2211.00	2211.00	2271.00	2334.00	60.00	41%	41%
2100.00	2320.00	2320.00	2320.00	2383.00	2449.00	63.00	40%	41%
2200.00	2429.00	2429.00	2429.00	2495.00	2564.00	66.00	40%	41%
2300.00	2538.00	2538.00	2538.00	2607.00	2679.00	69.00	40%	41%
2400.00	2647.00	2647.00	2647.00	2719.00	2794.00	72.00	40%	40%

- ~ The interest rate on loans over \$2,500.00 are not regulated and can be negotiated between the Client and the Pawn Broker. The State loan period, all fees, and notice requirement still apply.
- ~ Compensation on loans for the first four months consists of the interest + contract fee + storage fee.
- ~ The APR is calculated on the amount of compensation due at the end of 4 months.
- ~ The grace period includes an additional interest charge for the 5th month + a notice fee.
- ~ This chart is only accurate for loans that do not include firearm fees and storage fees 1 cu ft. or larger.
- ~ The APR calculation is based on the formula of interest + fees divided by the amount of the loan divided by the length of the loan x 12 x 100.

This information has been provided to members of CAPA as a courtesy. It is not intended to be and should not be depended on as legal advice. It is important that all members consult with their own attorney and accounting professional to confirm the accuracy and legality of the information provided prior to using it. These documents replace all previously published versions. CAPA does not endorse, support or recommend continued use of any other versions of this information. This information is not designed to be all inclusive and summarizes the law in some instances.