



New Hampshire Payday Loan Terms & Rates

Under the New Hampshire Revised Statutes Annotated (RSA) [Chapter 399-A:17](#), payday loans of up to \$500 are allowed in the state. The maximum APR on a payday loan is 36%. The maturity date shall be at least 7 days and not more than 30 days after the date the loan is made. A cooling-off period between two loans is 60 days.

Payday Loan Terms

Payday loans offered through 1F Cash Advance are provided for a period of 7 to 30 days. The money is deposited directly into your checking account within one business day after approval. No renewals, refinancing, or extensions are allowed in the state.

Representative Finance Charge Examples

A payday loan of \$300 for 14 days with an annual percentage rate (APR*) of 36% will come with a finance charge of \$4.14. For a 30-day loan, you will pay \$8.88. The total amount due is \$101.38 after 14 days and \$308.88 after 30 days. Below are the fee examples for other loan amounts:

Advanced Amount	Fee** Amount (14 days)	Fee** Amount (30 days)	APR*	Total Repayment (14 days)	Total Repayment (31 days)
\$100	\$1.38	\$2.96	36%	\$101.38	\$102.96
\$200	\$2.76	\$5.92	36%	\$202.76	\$205.92
\$400	\$5.52	\$11.84	36%	\$405.52	\$411.84
\$500	\$6.90	\$14.79	36%	\$506.90	\$514.79

*Annual Percentage Rate: The APR is the cost of your loan expressed as a yearly rate. The fee amount depends on the length of your loan. It will increase if the actual loan term is shorter than this example, and will decrease if your repayment period is longer.

***These calculations are for illustrative purposes only. They provide an example of a typical payday loan offered by 1F Cash Advance to qualified applicants. The specific rates and terms of your loan agreement will depend on your qualifications. If approved, they will be outlined in your particular loan agreement.

In addition to the above charges, a one-time NSF fee of no more than \$25 may be charged if the check is not negotiable on the agreed upon date.

A borrower is permitted to make partial payments, in increments of not less than \$50 on the loan at any time prior to maturity without charge. The payday loan lender shall give the borrower signed, dated receipts for each payment made, which shall state the balance due on the loan.

Payday loans are not designed to meet long-term needs and should only be used as a short-term solution to a browser's urgent money issues.