



Delaware Payday Loan Fee Schedule

Payday lending is overseen by the Delaware Office of the State Bank Commissioner (OSBC), which enforces compliance for all licensed lenders.

- **Maximum loan amount:** \$1,000
- **Repayment period:** Up to 60 days
- **Rollovers:** Up to 4 per loan
- **Average APR:** Up to 521%
- **NSF fee:** Up to \$25 for late or missed payments
- **Finance Charges:** No statutory limit; all fees must be disclosed

Example 14-Day Loan Terms

Loan Amount	Finance Charge	APR	Total Payment
\$100	\$20	521.43%	\$120
\$300	\$60	521.43%	\$360
\$500	\$100	521.43%	\$600
\$700	\$140	521.43%	\$840
\$1,000	\$200	521.43%	\$1,200

Contact information

Address

1653 Pulaski Hwy, Bear, DE 19701

Phone

(912) 497-8676

Email

delaware@1firstcashadvance.org

Example 30-Day Loan Terms

Loan Amount	Finance Charge	APR	Total Payment
\$100	\$20	243.33%	\$120
\$300	\$60	243.33%	\$360
\$500	\$100	243.33%	\$600
\$700	\$140	243.33%	\$840
\$1,000	\$200	243.33%	\$1,200

These examples are estimates for illustration only. Actual terms, including APR, fees, and repayment schedule, will be determined by the lender based on your creditworthiness and loan agreement.

Important Borrower Information

Borrowers are limited to a maximum of five short-term loans within any 12-month period.

A payday loan is a short-term product for immediate financial needs and is not designed as a long-term solution. We encourage you to explore all loan options to find the one that best fits your financial situation.

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