



North Dakota Payday Loan Fee Schedule

Payday lending in North Dakota is overseen by the North Dakota Department of Financial Institutions (NDFI), tasked with regulating lenders and maintaining fair lending practices across the state.

Loan terms in North Dakota are standardized under the N.D. Cent. Code 13-08-01 et seq.

- **Maximum loan:** \$500
- **Maximum finance charge:** 20% of loan amount
- **Loan term:** up to 60 days

Payday Loan Example (14-Day Term)

Loan Amount	Fees	APR	Total Cost
\$100	\$20	521.43%	\$120
\$200	\$40	521.43%	\$240
\$300	\$60	521.43%	\$360
\$400	\$80	521.43%	\$480
\$500	\$100	521.43%	\$600

Payday Loan Example (21-Day Term)

Loan Amount	Fees	APR	Total Cost
\$100	\$20	347.62%	\$120
\$200	\$40	347.62%	\$240
\$300	\$60	347.62%	\$360
\$400	\$80	347.62%	\$480
\$500	\$100	347.62%	\$600

Contact information

Address

1257 36th St S, Fargo, ND 58103

Phone

(888) 847-2909

Email

north-dakota@1firstcashadvance.org

Payday Loan Example (31-Day Term)

Loan Amount	Fees	APR	Total Cost
\$100	\$20	235.48%	\$120
\$200	\$40	235.48%	\$240
\$300	\$60	235.48%	\$360
\$400	\$80	235.48%	\$480
\$500	\$100	235.48%	\$600

Actual costs may vary based on loan duration and lender terms

North Dakota law permits one loan rollover. After a rollover, a mandatory three-business-day cooling-off period must occur before a borrower can enter into a new loan agreement.

Borrowers are protected by a right of rescission, allowing them to cancel the loan without any penalty by 5:00 PM on the next business day after the funds are disbursed.

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