



Pennsylvania Installment Loan Fee Schedule

Installment lending in Pennsylvania is regulated by the Pennsylvania Department of Banking and Securities (DoBS).

Loan terms in Pennsylvania are established under the Consumer Discount Company Act - Act of Apr. 8, 1937, P.L. 262, No. 66

- **Maximum loan amount:** \$25,000
- **Interest rate:** ≤ \$9.50 per \$100 per year for terms ≤ 48 months
- **Delinquency fee:** 1.5% per month (min \$1) on past-due balance
- **Revolving accounts:** ≤ 2% per month (24% APR) + annual fee ≤ \$50

2-Month Installment Loan Example

Amount Borrowed	Monthly Payments	Interest (6% APR)	Amount Due
\$500	\$251.88	\$3.75	\$503.76
\$1,000	\$503.75	\$7.51	\$1,007.50
\$2,000	\$1,007.51	\$15.01	\$2,015.02
\$5,000	\$2,518.77	\$37.53	\$5,037.54

6-Month Installment Loan Example

Amount Borrowed	Monthly Payment	Interest (6% APR)	Amount Due
\$500	\$84.80	\$8.78	\$508.80
\$1,000	\$169.60	\$17.57	\$1,017.60
\$2,000	\$339.19	\$35.15	\$2,035.14
\$5,000	\$847.98	\$87.87	\$5,087.88

Contact information

Address

5256 US-30 #10a, Greensburg, PA 15601

Phone

(878) 309 9654

Email

pennsylvania@1firstcashadvance.org

12-Month Installment Loan Example

Amount Borrowed	Monthly Payment	Interest (6% APR)	Amount Due
\$500	\$43.03	\$16.40	\$516.36
\$1,000	\$86.07	\$32.80	\$1,032.84
\$2,000	\$172.13	\$65.60	\$2,065.56
\$5,000	\$430.33	\$163.98	\$5,163.96

(These examples are for illustration only. Actual rates and payments depend on credit qualifications, loan size, and lender policy.)

Additional Conditions and Consumer Protections

- Lenders must be licensed under CDCA to charge more than 6% per year
- Unlicensed lenders are limited to 6% annual interest under the Loan Interest and Protection Law (LIPL)
- Prepayment allowed with refund of unearned interest
- Optional service charge: up to \$1.50 per \$50 of principal (maximum \$150) may be added to interest if disclosed in writing

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