

2026 Regular Session

HOUSE BILL NO. 545

BY REPRESENTATIVE RISER

FEES/LICENSES/PERMITS: Changes fees charged by lenders

1 AN ACT

2 To amend and reenact R.S. 9:3519(A) and 3530(A)(1), relative to maximum charges by  
3 lenders; to provide for maximum loan finance charges for a consumer loan other than  
4 a credit card; to provide for maximum origination fees on a consumer loan or  
5 revolving account; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 9:3519(A) and 3530(A)(1) are hereby amended and reenacted to read  
8 as follows:

9 §3519. Consumer loans

10 A. The maximum loan finance charge for any consumer loan other than one  
11 made with a lender credit card that may be charged, contracted for or received by a  
12 licensed lender or supervised financial organization may equal but not exceed any  
13 of the following:

14 (a) Thirty-six percent per year for that portion of the unpaid principal amount  
15 of the loan not exceeding ~~one ten~~ ten thousand ~~four hundred~~ dollars;.

16 (b) Twenty-seven percent per year for that portion of the unpaid principal  
17 amount of the loan exceeding ~~one ten~~ ten thousand ~~four hundred~~ dollars and not  
18 exceeding ~~four~~ twenty thousand dollars;.

1 (c) Twenty-four percent per year for that portion of the unpaid principal  
2 amount on the loan exceeding ~~four~~ twenty thousand dollars, ~~and not exceeding seven~~  
3 ~~thousand dollars; and~~

4 ~~(d) Twenty-one percent per year for that portion of the unpaid principal~~  
5 ~~amount of the loan exceeding seven thousand dollars.~~

6 \* \* \*

7 §3530. Fees; origination; notary, documentation; over-the-credit-limit fee

8 A.(1) A lender may charge an origination fee that does not exceed fifty  
9 seventy-five dollars on a consumer loan or revolving loan account.

10 \* \* \*

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 545 Original

2026 Regular Session

Riser

**Abstract:** Provides for fees charged by lenders.

Present law provides that a maximum loan finance charge for any consumer loan other than one made with a lender credit card that may be charged, contracted for, or received by a licensed lender or supervised financial organization may equal but not exceed any of the following:

- (1) 36% per year for that portion of the unpaid principal amount of the loan not exceeding \$1400.
- (2) 27% per year for that portion of the unpaid principal amount of the loan exceeding \$1400 and not exceeding \$4,000.
- (3) 24% per year for that portion of the unpaid principal amount on the loan exceeding \$4,000 and not exceeding \$7,000.
- (4) 21% per year for that portion of the unpaid principal amount on the loan exceeding \$7,000.

Proposed law amends the maximum loan finance charges to the following:

- (1) 36% per year for that portion of the unpaid principal amount of the loan not exceeding \$10,000.
- (2) 27% per year for that portion of the unpaid principal amount of the loan exceeding \$10,000 and not exceeding \$20,000.
- (3) 24% per year for that portion of the unpaid principal amount on the loan exceeding \$20,000.

Present law provides that a lender may charge an origination fee that does not exceed \$50 on a consumer loan or revolving loan account.

Proposed law amends that maximum fee to \$75.

(Amends R.S. 9:3519(A) and 3530(A)(1))