

RÉSUMÉ DIGEST

ACT 402 (HB 545)

2026 Regular Session

Riser

Prior law allowed a lender to charge an origination fee that did not exceed \$50 on a consumer loan or revolving loan account.

New law increases that maximum fee from \$50 to \$75.

Effective August 1, 2026.

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