

# Usury Archive

## Policy Analysis

### Policy Briefs, Reports & Press Releases

- Misaligned Incentives: Why High-Rate Installment Lenders Want Borrowers Who Will Default, July 2016
- Report: Installment Loans: Will States Protect Borrowers from a New Wave of Predatory Lending?, July 2015
- Consumer Advocates Applaud DOD Move to Protect Troops from Predatory Lending, July 21, 2015
- Report: Why 36%? The History, Use, and Purpose of the 36% Interest Rate Cap, April 2013, Issue Brief and Press Release
- Small Dollar Loan Products SCORECARD - Update: Scorecard Shows Consumers Pay Steep Rates for Small Loans, May 13, 2010
  - Press Release and Statutory Backup

### Letters

- Letter opposing preemption of Arkansas usury rate, May 18, 2009
- Consumer groups' Letter in support of S. 500 (Durbin) and H.R. 1608 (Speier) establishing 36% national usury cap for all credit, March 2, 2009
- Sample Letter for state groups to support S. 500

### Comments

- Coalition comments on Limitations on Terms of Consumer Credit Extended to Service Members and Dependents, August 1, 2013

### Model State Laws

- Model Consumer Credit Act (1973)
- National Consumer Act (1970)