STATE OF LOUISIANA

OFFICE OF FINANCIAL INSTITUTIONS

BATON ROUGE, LOUISIANA

IMPORTANT INFORMATION

TO:	Licensed Lenders
FROM:	Michelle Jeansonne, Chief Examiner
DATE:	July 24, 2026
RE:	2026 Legislative Summary

The following Legislative Summary is intended to detail the key provision of Act 402 (HB 545) of the 2026 Regular Legislative Session, which pertains to the maximum origination fee a licensed lender may charge on a consumer loan or revolving loan account. Please review this information very carefully to determine how this legislation may impact your operations in the future. To view Act 402 in its entirety, please visit the Louisiana Legislature's website at www.legis.gov.

2026 LEGISLATIVE SUMMARY

Act 402 (HB 545) allows a licensed lender to charge an origination fee that does not exceed $75 on a consumer loan or revolving loan account. Previously, a licensed lender could charge an origination fee not to exceed $50 on a consumer loan or revolving loan account.

HB 545 became Act 402 without the Governor’s signature, with an effective date of August 1, 2026.

For more information regarding this legislation, and how it may impact your operations in the future, please contact the Non-Depository Division at 225-925-4660 or NMLS@ofi.la.gov.

Please note that this Legislative Summary is being provided for informational purposes only and is not intended to be an official interpretation and/or opinion of the Louisiana Office of Financial Institutions.

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