

Deferred Deposit Lenders

**Aggregate Information – 7-23-503(2)(a)
For the immediately preceding calendar year – 29* institutions reporting**

1. The average deferred deposit loan amount that the deferred deposit lender extended.....	\$388
2. For deferred deposit loans paid in full, the average number of days a deferred deposit loan is outstanding for the duration of time that interest is charged.....	26 Days
3. The minimum and maximum dollar amount of interest and fees charged by the deferred deposit lender for a deferred deposit loan of \$100 with a loan term of seven days	\$0 - \$50 [†]
4. The total number of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to subsection 7-23-401(3)(b)	1,923
5. Of the persons to whom the deferred deposit lender extended a deferred deposit loan, the average percentage that entered into an extended payment plan under Section 7-23-403.....	7.86%
6. The total dollar amount of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to Subsection 7-23-401(3)(b)	\$851,622
7. The average annual percentage rate charged on deferred deposit loans.....	522.56%
8. The average dollar amount of extended payment plans entered into under Section 7-23-403 by the deferred deposit lender	\$373
9. The number of deferred deposit loans carried to the maximum 10 weeks	25,487
10. The total dollar amount of deferred deposit loans carried to the maximum 10 weeks	\$11,268,693
11. The number of deferred deposit loans not paid in full at the end of 10 weeks	23,877
12. The total dollar amount of deferred deposit loans not paid in full at the end of 10 weeks.....	\$10,384,354
13. The percentage of deferred deposit loans against which the deferred deposit lender initiates civil action to collect on the deferred deposit loan	2.77%
14. For the civil actions described in number 13 above, the percentage of those civil actions whose deferred deposit loans have the following payment history:	
(a) no payments	41.44%
(b) one payment	22.30%
(c) two payments.....	7.94%
(d) three payments	7.49%
(e) four payments	3.91%
(f) five payments.....	5.53%
(g) six payments.....	0.66%
(h) seven payments.....	2.16%
(i) eight payments	5.33%
(j) nine payments	5.45%
(k) ten or more payments payments	3.76%

* Only active lenders reporting lending volume are included in the reported numbers.

† The Annual Percentage Rate (APR) calculation for interest charged in this range is 0 percent APR to 2,607.14 percent APR.

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**Required Information – 7-23-503(2)(b)
For the immediately preceding calendar year**

1. The total number of written complaints concerning issues material to deferred deposit loan transactions received by the department in a calendar year from persons who have entered into a deferred deposit loan with a deferred deposit lender

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2. For deferred deposit lenders who are registered with the department:

A) The number of complaints the department considers resolved;	1
B) The number of complaints the department considers unresolved;	0

3. For deferred deposit lenders who are not registered with the department:

A) The number of complaints the department considers resolved;	NA
B) The number of complaints the department considers unresolved;	NA