DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIRECTOR'S OFFICE

In the Matter of the Determination of	**)**	
The Discount Rate Applicable to	**)**	**ORDER**
Consumer Finance Loans	**)**	

Pursuant to authority under ORS 725.340, the Director of the Department of Consumer and Business Services determines from published sources that the discount window primary credit rate on December 12, 2025, is 3.75%.

Under Oregon Law, for a consumer finance loan made in accordance with ORS chapter 725, a consumer finance licensee may charge, contract for, and receive in connection with a finance charge, expressed as an annual percentage rate, an amount that does not exceed the greater of 36% or 30 percentage points in excess of the discount rate identified in this Order.

IT IS HEAREBY ORDERED THAT:

(1) For calendar year 2026, the maximum permitted finance charge on a consumer finance loan made under ORS 725.340, when expressed as an annual percentage rate, is 36%.

(2) This maximum annual percentage rate applies to each new loan made during calendar year 2026, including all renewals of that loan.

Dated this 12th day of December, 2025.

Department of Consumer and Business Services
Sean O'Day, Director

by: TK Keen, Administrator
Division of Financial Regulation