

## USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

June 1, 2012	- June 30, 2012	4.00%
May 1, 2012	- May 31, 2012	4.25%
April 1, 2012	- April 30, 2012	4.00%
March 1, 2012	- March 31, 2012	4.00%
February 1, 2012	- February 29, 2012	4.00%
January 1, 2012	- January 31, 2012	4.00%
December 1, 2011	- December 31, 2011	4.25%
November 1, 2011	- November 30, 2011	4.00%
October 1, 2011	- October 31, 2011	4.25%
September 1, 2011	- September 30, 2011	5.00%
August 1, 2011	- August 31, 2011	5.00%
July 1, 2011	- July 31, 2011	5.25%
June 1, 2011	- June 30, 2011	5.50%
May 1, 2011	- May 31, 2011	5.50%
April 1, 2011	- April 30, 2011	5.50%
March 1, 2011	- March 31, 2011	5.50%
February 1, 2011	- February 28, 2011	5.25%
January 1, 2011	- January 31, 2011	4.75%
December 1, 2010	- December 31, 2010	4.50%
November 1, 2010	- November 30, 2010	4.75%
October 1, 2010	- October 31, 2010	4.75%
September 1, 2010	- September 30, 2010	5.00%
August 1, 2010	- August 31, 2010	5.25%
July 1, 2010	- July 31, 2010	5.50% @
June 1, 2010	- June 30, 2010	5.75%
May 1, 2010	- May 31, 2010	5.75%
April 1, 2010	- April 30, 2010	5.75%
March 1, 2010	- March 31, 2010	5.75%
February 1, 2010	- February 28, 2010	5.50%
January 1, 2010	- January 31, 2010	5.50%
December 1, 2009	- December 31, 2009	5.50%
November 1, 2009	- November 30, 2009	5.50%
October 1, 2009	- October 31, 2009	5.50%
September 1, 2009	- September 30, 2009	5.50%
August 1, 2009	- August 31, 2009	5.75%
July 1, 2009	- July 31, 2009	5.25%
June 1, 2009	- June 30, 2009	5.00%
May 1, 2009	- May 31, 2009	4.75%
April 1, 2009	- April 30, 2009	5.00%
March 1, 2009	- March 31, 2009	4.50%
February 1, 2009	- February 28, 2009	4.50%
January 1, 2009	- January 31, 2009	5.50%
December 1, 2008	- December 31, 2008	5.75%
November 1, 2008	- November 30, 2008	5.75%
October 1, 2008	- October 31, 2008	6.00%

September 1, 2008	-	September 30, 2008	6.00%
August 1, 2008	-	August 31, 2008	6.00%
July 1, 2008	-	July 31, 2008	6.00%
June 1, 2008	-	June 30, 2008	5.75%
May 1, 2008	-	May 31, 2008	5.50%
April 1, 2008	-	April 30, 2008	5.75%
March 1, 2008	-	March 31, 2008	5.75%
February 1, 2008	-	February 29, 2008	6.00%
January 1, 2008	-	January 31, 2008	6.25%
December 1, 2007	-	December 31, 2007	6.50%
November 1, 2007	-	November 30, 2007	6.50%
October 1, 2007	-	October 31, 2007	6.75%
September 1, 2007	-	September 30, 2007	7.00%
August 1, 2007	-	August 31, 2007	7.00%
July 1, 2007	-	July 31, 2007	6.75%
June 1, 2007	-	June 30, 2007	6.75%
May 1, 2007	-	May 31, 2007	6.50%
April 1, 2007	-	April 30, 2007	6.75%
March 1, 2007	-	March 31, 2007	6.75%
February 1, 2007	-	February 28, 2007	6.50%
January 1, 2007	-	January 31, 2007	6.50%
December 1, 2006	-	December 31, 2006	6.75%
November 1, 2006	-	November 30, 2006	6.75%
October 1, 2006	-	October 31, 2006	7.00%
September 1, 2006	-	September 30, 2006	7.00%
August 1, 2006	-	August 31, 2006	7.25%
July 1, 2005	-	July 31, 2006	7.00%
June 1, 2006	-	June 30, 2006	7.00%
May 1, 2006	-	May 31, 2006	6.75%
April 1, 2006	-	April 30, 2006	6.50%
March 1, 2006	-	March 31, 2006	6.50%
February 1, 2006	-	February 28, 2006	6.50%
January 1, 2006	-	January 31, 2006	6.50%
December 1, 2005	-	December 31, 2005	6.50%
November 1, 2005	-	November 30, 2005	6.25%
October 1, 2005	-	October 31, 2005	6.00%
September 1, 2005	-	September 30, 2005	6.25%
August 1, 2005	-	August 31, 2005	6.00%
July 1, 2005	-	July 31, 2005	6.25%
June 1, 2005	-	June 30, 2005	6.25%
May 1, 2005	-	May 31, 2005	6.50%
April 1, 2005	-	April 30, 2005	6.25%
March 1, 2005	-	March 31, 2005	6.25%
February 1, 2005	-	February 28, 2005	6.25%
January 1, 2005	-	January 31, 2005	6.25%
December 1, 2004	-	December 31, 2004	6.00%
November 1, 2004	-	November 30, 2004	6.25%
October 1, 2004	-	October 31, 2004	6.25%
September 1, 2004	-	September 30, 2004	6.50%
August 1, 2004	-	August 31, 2004	6.75%
July 1, 2004	-	July 31, 2004	6.75%
June 1, 2004	-	June 30, 2004	6.25%

May 1, 2004	-	May 31, 2004	5.75%
April 1, 2004	-	April 30, 2004	6.00%
March 1, 2004	-	March 31, 2004	6.25%
February 1, 2004	-	February 29, 2004	6.25%
January 1, 2004	-	January 31, 2004	6.25%
December 1, 2003	-	December 31, 2003	6.25%
November 1, 2003	-	November 30, 2003	6.25%
October 1, 2003	-	October 31, 2003	6.50%
September 1, 2003	-	September 30, 2003	6.00% *
August 1, 2003	-	August 31, 2003	5.25%
July 1, 2003	-	July 31, 2003	5.50%
June 1, 2003	-	June 30, 2003	6.00%
May 1, 2003	-	May 31, 2003	5.75%
April 1, 2003	-	April 30, 2003	6.00%
March 1, 2003	-	March 31, 2003	6.00%
February 1, 2003	-	February 28, 2003	6.00%
January 1, 2003	-	January 31, 2003	6.00%
December 1, 2002	-	December 31, 2002	6.00%
November 1, 2002	-	November 30, 2002	5.75%
October 1, 2002	-	October 31, 2002	6.25%
September 1, 2002	-	September 30, 2002	6.75%
August 1, 2002	-	August 31, 2002	7.00%
July 1, 2002	-	July 31, 2002	7.25%
June 1, 2002	-	June 30, 2002	7.25%
May 1, 2002	-	May 31, 2002	7.25%
April 1, 2002	-	April 30, 2002	7.00%
March 1, 2002	-	March 31, 2002	7.00%
February 1, 2002	-	February 28, 2002	7.00%
January 1, 2002	-	January 31, 2002	6.75%
December 1, 2001	-	December 31, 2001	6.50%
November 1, 2001	-	November 30, 2001	6.75%
October 1, 2001	-	October 30, 2001	7.00%
September 1, 2001	-	September 30, 2001	7.25%
August 1, 2001	-	August 31, 2001	7.25%
July 1, 2001	-	July 31, 2001	7.50%
June 1, 2001	-	June 30, 2001	7.25%
May 1, 2001	-	May 31, 2001	7.00%
April 1, 2001	-	April 30, 2001	7.00%
March 1, 2001	-	March 31, 2001	7.25%
February 1, 2001	-	February 28, 2001	8.00%
January 1, 2001	-	January 31, 2001	7.75%
December 1, 2000	-	December 31, 2000	7.75%
November 1, 2000	-	November 30, 2000	7.75%
October 1, 2000	-	October 31, 2000	7.75%
September 1, 2000	-	September 30, 2000	8.00%
August 1, 2000	-	August 31, 2000	8.00%
July 1, 2000	-	July 31, 2000	8.50%
June 1, 2000	-	June 30, 2000	8.00%
May 1, 2000	-	May 31, 2000	8.25%
April 1, 2000	-	April 30, 2000	8.50%
March 1, 2000	-	March 31, 2000	8.75%
February 1, 2000	-	February 29, 2000	8.25%

January 1, 2000	- January 31, 2000	8.00%
December 1, 1999	- December 31, 1999	8.00%
November 1, 1999	- November 30, 1999	8.00%
October 1, 1999	- October 31, 1999	8.00%
September 1, 1999	- September 30, 1999	8.00%
August 1, 1999	- August 31, 1999	8.00%
July 1, 1999	- July 31, 1999	7.50%
June 1, 1999	- June 30, 1999	7.25%
May 1, 1999	- May 31, 1999	7.25%
April 1, 1999	- April 30, 1999	7.00%
March 1, 1999	- March 31, 1999	6.75%
February 1, 1999	- February 28, 1999	6.75%
January 1, 1999	- January 31, 1999	6.75%
December 1, 1998	- December 31, 1998	6.50%
November 1, 1998	- November 30, 1998	6.75%
October 1, 1998	- October 31, 1998	7.25%
September 1, 1998	- September 30, 1998	7.50%
August 1, 1998	- August 31, 1998	7.50%
July 1, 1998	- July 31, 1998	7.75%
June 1, 1998	- June 30, 1998	7.75%
May 1, 1998	- May 31, 1998	7.75%
April 1, 1998	- April 30, 1998	7.50%
March 1, 1998	- March 31, 1998	7.50%
February 1, 1998	- February 28, 1998	7.75%
January 1, 1998	- January 31, 1998	8.00%
December 1, 1997	- December 31, 1997	8.00%
November 1, 1997	- November 30, 1997	8.25%
October 1, 1997	- October 31, 1997	8.25%
September 1, 1997	- September 30, 1997	8.25%
August 1, 1997	- August 31, 1997	8.50%
July 1, 1997	- July 31, 1997	8.75%
June 1, 1997	- June 30, 1997	9.00%
May 1, 1997	- May 31, 1997	8.75%
April 1, 1997	- April 30, 1997	8.50%
March 1, 1997	- March 31, 1997	8.50%
February 1, 1997	- February 28, 1997	8.25%
January 1, 1997	- January 31, 1997	8.25%
December 1, 1996	- December 31, 1996	8.50%
November 1, 1996	- November 30, 1996	8.75%
October 1, 1996	- October 31, 1996	8.75%
September 1, 1996	- September 30, 1996	8.75%
August 1, 1996	- August 31, 1996	9.00%
July 1, 1996	- July 31, 1996	8.75%
June 1, 1996	- June 30, 1996	8.50%
May 1, 1996	- May 31, 1996	8.25%
April 1, 1996	- April 30, 1996	7.75%
March 1, 1996	- March 31, 1996	7.75%
February 1, 1996	- February 29, 1996	7.75%
January 1, 1996	- January 31, 1996	8.00%
December 1, 1995	- December 31, 1995	8.00%
November 1, 1995	- November 30, 1995	8.25%
October 1, 1995	- October 31, 1995	8.50%

September 1, 1995	- September 30, 1995	8.25%
August 1, 1995	- August 31, 1995	8.25%
July 1, 1995	- July 31, 1995	8.75%
June 1, 1995	- June 30, 1995	9.00%
May 1, 1995	- May 31, 1995	9.50%
April 1, 1995	- April 30, 1995	9.50%
March 1, 1995	- March 31, 1995	9.75%
February 1, 1995	- February 28, 1995	9.75%
January 1, 1995	- January 31, 1995	10.00%
December 1, 1994	- December 31, 1994	9.75%
November 1, 1994	- November 30, 1994	9.50%
October 1, 1994	- October 31, 1994	9.25%
September 1, 1994	- September 30, 1994	9.25%
August 1, 1994	- August 31, 1994	9.00%
July 1, 1994	- July 31, 1994	9.25%
June 1, 1994	- June 30, 1994	9.00%
May 1, 1994	- May 31, 1994	8.50%
April 1, 1994	- April 30, 1994	8.00%
March 1, 1994	- March 31, 1994	7.75%
February 1, 1994	- February 28, 1994	7.75%
January 1, 1994	- January 31, 1994	7.75%
December 1, 1993	- December 31, 1993	7.25%
November 1, 1993	- November 30, 1993	7.25%
October 1, 1993	- October 31, 1993	7.75%
September 1, 1993	- September 30, 1993	7.75%
August 1, 1993	- August 31, 1993	8.00%
July 1, 1993	- July 31, 1993	8.00%
June 1, 1993	- June 30, 1993	8.00%
May 1, 1993	- May 31, 1993	8.00%
April 1, 1993	- April 30, 1993	8.25%
March 1, 1993	- March 31, 1993	8.50%
February 1, 1993	- February 28, 1993	8.75%
January 1, 1993	- January 31, 1993	8.75%
December 1, 1992	- December 31, 1992	8.50%
November 1, 1992	- November 30, 1992	8.50%
October 1, 1992	- October 31, 1992	8.50%
September 1, 1992	- September 30, 1992	8.75%
August 1, 1992	- August 31, 1992	9.25%
July 1, 1992	- July 31, 1992	9.50%
June 1, 1992	- June 30, 1992	9.50%
May 1, 1992	- May 31, 1992	9.50%
April 1, 1992	- April 30, 1992	9.25%
March 1, 1992	- March 31, 1992	9.00%
February 1, 1992	- February 29, 1992	9.00%
January 1, 1992	- January 31, 1992	9.50%
December 1, 1991	- December 31, 1991	9.50%
November 1, 1991	- November 30, 1991	9.75%
October 1, 1991	- October 31, 1991	10.00%
September 1, 1991	- September 30, 1991	10.25%
August 1, 1991	- August 31, 1991	10.25%
July 1, 1991	- July 31, 1991	10.00%
June 1, 1991	- June 30, 1991	10.00%

May 1, 1991	- May 31, 1991	10.00%
April 1, 1991	- April 30, 1991	9.75%
March 1, 1991	- March 31, 1991	10.00%
February 1, 1991	- February 28, 1991	10.00%
January 1, 1991	- January 31, 1991	10.50%
December 1, 1990	- December 31, 1990	10.75%
November 1, 1990	- November 30, 1990	11.00%
October 1, 1990	- October 31, 1990	10.75%
September 1, 1990	- September 30, 1990	10.50%
August 1, 1990	- August 31, 1990	10.50%
July 1, 1990	- July 31, 1990	10.75%
June 1, 1990	- June 30, 1990	10.75%
May 1, 1990	- May 31, 1990	10.50%
April 1, 1990	- April 30, 1990	10.50%
March 1, 1990	- March 31, 1990	10.25%
February 1, 1990	- February 28, 1990	9.75%
January 1, 1990	- January 31, 1990	9.75%
December 1, 1989	- December 31, 1989	10.00%
November 1, 1989	- November 30, 1989	10.25%
October 1, 1989	- October 31, 1989	10.00%
September 1, 1989	- September 30, 1989	10.00%
August 1, 1989	- August 31, 1989	10.25%
July 1, 1989	- July 31, 1989	10.75%
June 1, 1989	- June 30, 1989	11.25%
May 1, 1989	- May 31, 1989	11.25%
April 1, 1989	- April 30, 1989	11.25%
March 1, 1989	- March 31, 1989	11.00%
February 1, 1989	- February 28, 1989	10.75%
January 1, 1989	- January 31, 1989	11.00%
December 1, 1988	- December 31, 1988	10.75%
November 1, 1988	- November 30, 1988	11.00%
October 1, 1988	- October 31, 1988	11.25%
September 1, 1988	- September 30, 1988	11.00%
August 1, 1988	- August 31, 1988	11.00%
July 1, 1988	- July 31, 1988	11.00%
June 1, 1988	- June 30, 1988	10.75%
May 1, 1988	- May 31, 1988	10.25%
April 1, 1988	- April 30, 1988	10.25%
March 1, 1988	- March 31, 1988	10.75%
February 1, 1988	- February 29, 1988	11.00%
January 1, 1988	- January 31, 1988	10.75%
December 1, 1987	- December 31, 1987	11.50%
November 1, 1987	- November 30, 1987	11.50%
October 1, 1987	- October 31, 1987	10.75%
September 1, 1987	- September 30, 1987	10.50%
August 1, 1987	- August 31, 1987	10.50%
July 1, 1987	- July 31, 1987	10.50%
June 1, 1987	- June 30, 1987	10.00%
May 1, 1987	- May 31, 1987	9.25%
April 1, 1987	- April 30, 1987	9.25%
March 1, 1987	- March 31, 1987	9.00%
February 1, 1987	- February 28, 1987	9.00%

January 1, 1987	- January 31, 1987	9.25%
December 1, 1986	- December 31, 1986	9.50%
November 1, 1986	- November 30, 1986	9.50%
October 1, 1986	- October 31, 1986	9.25%
September 1, 1986	- September 30, 1986	9.25%
August 1, 1986	- August 31, 1986	9.75%
July 1, 1986	- July 31, 1986	9.75%
June 1, 1986	- June 30, 1986	9.25%
May 1, 1986	- May 31, 1986	9.75%
April 1, 1986	- April 30, 1986	10.75%
March 1, 1986	- March 31, 1986	11.25%
February 1, 1986	- February 28, 1986	11.25%
January 1, 1986	- January 31, 1986	11.75%
December 1, 1985	- December 31, 1985	12.25%
November 1, 1985	- November 30, 1985	12.25%
October 1, 1985	- October 31, 1985	12.25%
September 1, 1985	- September 30, 1985	12.25%
August 1, 1985	- August 31, 1985	12.25%
July 1, 1985	- July 31, 1985	12.75%
June 1, 1985	- June 30, 1985	13.50%
May 1, 1985	- May 31, 1985	13.75%
April 1, 1985	- April 30, 1985	13.50%
March 1, 1985	- March 31, 1985	13.50%
February 1, 1985	- February 28, 1985	13.50%
January 1, 1985	- January 31, 1985	13.50%
December 1, 1984	- December 31, 1984	14.25%
November 1, 1984	- November 30, 1984	14.50%
October 1, 1984	- October 31, 1984	14.75%
September 1, 1984	- September 30, 1984	15.25%
August 1, 1984	- August 31, 1984	15.50%
July 1, 1984	- July 31, 1984	15.50%
June 1, 1984	- June 30, 1984	14.75%
May 1, 1984	- May 31, 1984	14.25%
April 1, 1984	- April 30, 1984	13.75%
March 1, 1984	- March 31, 1984	13.75%
February 1, 1984	- February 29, 1984	13.75%
January 1, 1984	- January 31, 1984	13.75%
December 1, 1983	- December 31, 1983	13.50%
November 1, 1983	- November 30, 1983	13.75%
October 1, 1983	- October 31, 1983	13.75%
September 1, 1983	- September 30, 1983	13.50%
August 1, 1983	- August 31, 1983	12.75%
July 1, 1983	- July 31, 1983	12.50%
June 1, 1983	- June 30, 1983	12.50%
May 1, 1983	- May 31, 1983	12.50%
April 1, 1983	- April 30, 1983	12.75%
March 1, 1983	- March 31, 1983	12.50%
February 1, 1983	- February 28, 1983	12.50%
January 1, 1983	- January 31, 1983	12.50%
December 1, 1982	- December 31, 1982	13.00%
November 1, 1982	- November 30, 1982	14.25%
October 1, 1982	- October 31, 1982	15.00%

September 1, 1982	- September 30, 1982	16.00%
August 1, 1982	- August 31, 1982	16.25%
July 1, 1982	- July 31, 1982	15.50%
June 1, 1982	- June 30, 1982	15.75%
May 1, 1982	- May 31, 1982	15.75%
April 1, 1982	- April 30, 1982	16.50%
March 1, 1982	- March 31, 1982	16.50%
February 1, 1982	- February 28, 1982	15.75%
January 1, 1982	- January 31, 1982	15.50%
December 1, 1981	- December 31, 1981	17.25%
November 1, 1981	- November 30, 1981	17.25%
October 1, 1981	- October 31, 1981	17.00%
September 1, 1981	- September 30, 1981	16.25%
August 1, 1981	- August 31, 1981	15.50%
July 1, 1981	- July 31, 1981	16.00%
June 1, 1981	- June 30, 1981	15.75%
May 1, 1981	- May 31, 1981	15.00%
April 1, 1981	- April 30, 1981	15.25%
March 1, 1981	- March 31, 1981	14.50%
February 1, 1981	- February 28, 1981	14.75%
January 1, 1981	- January 31, 1981	14.75%
December 1, 1980	- December 31, 1980	13.75%
November 1, 1980	- November 30, 1980	13.50%
October 1, 1980	- October 31, 1980	13.00%
September 1, 1980	- September 30, 1980	12.25%
August 1, 1980	- August 31, 1980	11.75%
July 1, 1980	- July 31, 1980	12.25%
June 1, 1980	- June 30, 1980	13.50%
May 1, 1980	- May 31, 1980	14.75%
April 1, 1980	- April 30, 1980	14.50%
March 1, 1980	- March 31, 1980	12.75%
February 1, 1980	- February 29, 1980	12.50%
January 1, 1980	- January 31, 1980	12.75%
December 1, 1979	- December 31, 1979	12.25%
November 1, 1979	- November 30, 1979	11.25%
October 1, 1979	- October 31, 1979	11.00%
September 1, 1979	- September 30, 1979	11.00%
August 1, 1979	- August 31, 1979	11.00%
July 1, 1979	- July 31, 1979	11.25%
June 1, 1979	- June 30, 1979	11.25%
May 1, 1979	- May 31, 1979	11.00%
April 1, 1979	- April 30, 1979	11.00%
March 1, 1979	- March 31, 1979	10.75%
February 1, 1979	- February 28, 1979	10.75%
January 1, 1979	- January 31, 1979	10.75%
December 1, 1978	- December 31, 1978	10.50%
November 1, 1978	- November 30, 1978	10.50%
October 1, 1978	- October 31, 1978	10.50%
September 1, 1978	- September 30, 1978	10.25%
August 1, 1978	- August 31, 1978	10.25%

July 1, 1978            -    July 31, 1978            10.25%

\*Usury rate for September 2003 was incorrectly set at 5.00%.  
The correct rate for September 2003 is 6.00%.  
@Usury rate for June 2010 was incorrectly set at 3.25%. The  
correct rate for June 2010 is 5.50%.