

2026 Regular Session

HOUSE BILL NO. 545

BY REPRESENTATIVE RISER

FEES/LICENSES/PERMITS: Changes fees charged by lenders

1 AN ACT

2 To amend and reenact R.S. 9:3530(A)(1), relative to maximum charges by lenders; to
3 provide for maximum origination fees on a consumer loan or revolving account; and
4 to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 9:3530(A)(1) is hereby amended and reenacted to read as follows:

7 §3530. Fees; origination; notary, documentation; over-the-credit-limit fee

8 A.(1) A lender may charge an origination fee that does not exceed ~~fifty~~
9 seventy-five dollars on a consumer loan or revolving loan account.

10 * * *

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 545 Engrossed 2026 Regular Session Riser

Abstract: Provides for origination fees charged by lenders.

Present law provides that a lender may charge an origination fee that does not exceed \$50 on a consumer loan or revolving loan account.

Proposed law amends that maximum fee to \$75.

(Amends R.S. 9:3530(A)(1))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Commerce to the original bill:

1. Remove provisions amending present law regarding maximum loan finance charges for a consumer loan.