Penalty For Excessive Interest.—No special provisions.
Miscellaneous Provisions.—*Insurance:* no provisions. *Acceleration:* permitted upon default of any instalment, *Security:* no provision. *Other:* no special provision.

WASHINGTON

There are no statutory provisions pertaining to instalment loans.

WEST VIRGINIA

References are to Code of West Virginia 1931, *Sec.* 31–4–20, *as amended; West Virginia Code*

Lenders.—Banking institutions.
Maximum Loan.—No special provisions for secured or unsecured loans.
Interest Charges.—6% per annum on the face amount for the entire period of the loan; may be deducted in advance; $1 minimum charge allowed.
Maximum Time.—No special provisions.
Payments and Refunds.—*Instalments:* payments must be in instalments. *Prepayment:* allowed in full on the unpaid balance outstanding on any instalment date prior to maturity; refund credit computed on the aggregate instalments not due, at the original contract rate of charge, prorated to the period of the loan covered by such unmatured instalments.
Special Charges.—*Delinquency:* no provision. *Collection:* no provision. *Insurance Premiums:* no provision. *Investigation:* reasonable expenses incurred in procuring reports and information regarding the loan and related security. *Other:* no special provisions.
Disclosure.—No special provisions.
Penalty For Excessive Interest.—No special provisions.
Miscellaneous Provisions.—*Insurance:* no provision. *Acceleration:* permitted at lender's option upon default of any instalment if loan agreement so provides. *Security:* loans may be secured or unsecured. *Other:* no special provisions.

WISCONSIN

Instalment loans in Wisconsin are regulated by Sec. 138.05, reported in full text at ¶ 31 (Footnote 51).

WYOMING

References are to Statutes 1957, *Secs.* 13–486—13–488, *as amended.*

Lenders.—Banks, trust companies, finance companies, national banks and individuals.
Maximum Loan.—$1,000.
Interest Charges.—8% per annum on total amount, from date of making to maturity of final instalment; may be added to principal or taken in advance. A service charge of $.50 per instalment may be charged by a bank or trust company in lieu of interest where the interest charge is under $3.
Maximum Time.—No special provisions.
Payments and Refunds.—No special provisions.
Special Charges.—No special provisions.
Disclosure.—No special provisions.
Penalty For Excessive Interest.—Misdemeanor.
Miscellaneous Provisions.—No special provisions.