

TABLE 1
ANALYSIS BY STATES - HIGH-INTEREST LEGISLATION

S T A T E	P B T ¹	Mand. Susp/Rev-Refusal*		Admin. Per Se Law (BAC)	Mandatory Susp/Rev-Admin. Per Se**			Illegal Per Se (BAC)	Presumptive Level (BAC)	Open Cont. Law ³	Anti- Consump. Law	Drun. Shop ⁴
		1st	2nd		1st	2nd	3rd					
AL		S-90 dys	S-1 yr	0.08	S-90 dys	S-1 yr	S-3 yrs	0.08	0.08			L
AK	X	R-90 dys	R-1 yr	0.10	R-30 dys	R-1 yr	R-3 yrs	0.10	0.10	X ¹⁴	X ¹⁴	L
AZ	X	S-12 mos	S-12 mos	0.10	S-30 dys	S-90 dys	S-90 dys	0.10	0.10		X	L
AR		S-6 mos	S-2 yrs	0.10	-- ⁵	S-16 mos	S-30 mos	0.10	--		X	No
CA	X	S-1 yr ²⁴	R-2 yrs	0.08 ²⁶	S-30 dys ²⁶	S-1 yr ²⁶	S-1 yr ²⁶	0.08	0.08	X	X	L ²⁴
CO	X	R-1 yr ²⁴	R-2 yrs ²⁴	0.10	R-3 mos ²⁷	R-1 yr ²⁷	R-1 yr ²⁷	0.10	.05-.10 ²⁷		X	L
CT		-- ²⁸	S-1 yr	0.10	-- ²⁸	S-1 yr	S-2 yrs	0.10	--			L ²⁸
DE	X	R-6 mos	R-18 mos	(.10) ³	R-3 mos	R-1 yr	R-18 mos	0.10	(0.10 ³)		X ¹⁴	No
DC	X	S-12 mos	S-12 mos	(.05) ⁴	--	--	--	0.10	(0.05 ⁵)	X	X	C
FL	X	S-90 dys	S-18 mos	0.08	S-30 dys	S-1 yr ²⁴	S-1 yr ²⁴	0.08	(0.08 ²⁴)	X		L ²⁴
GA		S-1 yr	S-1 yr	0.10	--	S-120 dys	S-2 yrs	0.10	0.08	X ¹⁴		L
HI		R-1 yr	R-2 yrs	0.08	R-30 dys	R-1 yr	R-2 yrs	0.08	(0.08 ¹⁸)	X	X	C
ID		S-180 dys	S-1 yr	0.10 ⁶	S-30 dys ⁶	S-1 yr ⁶	S-1 yr ⁶	0.10	--	X	X	L
IL	X	--	S-2 yrs	0.10	--	S-90 dys	S-90 dys	0.10	0.10	X		L ²⁹
IN		S-1 yr	S-1 yr	0.10	S-180 dys ³	S-180 dys ³	S-180 dys ³	0.10	0.10 ³¹	X ⁴³	X ¹⁴	L
IA	X	R-90 dys	R-1 yr	0.10	R-30 dys	R-1 yr	R-1 yr	0.10	--	X ¹⁴	X	L
KS	X	S-1 yr	S-1 yr	0.08	S-30 dys	S-1 yr	S-1 yr	0.08	(0.08 ²⁹)	X	X	No
KY	X	--	--	A ⁷	--	--	--	0.10	--		X	I
LA		-- ²¹	-- ²¹	0.10	-- ²¹	-- ²¹	-- ²¹	0.10	0.10			L ²¹