

INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT FEES (IC 28-11-3-5)
EFFECTIVE JULY 1, 2025 TO JUNE 30, 2026

These fees are a continuation of the fees adopted on June 9, 2022 for the 2022 – 2023 fiscal year pursuant to IC 28-11-3-5(d)

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Check Cashing License				
	Application Fee	\$1,000	IC 28-8-5-11(c)	
	Renewal Fee	\$500 + \$250/extra locations, \$2,000 Maximum	IC 28-8-5-15(a)(1)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 28-8-5-15(b)(2)	
	Hourly Exam Fee	\$80 ¹	IC 28-8-5-19(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-8-5-19(b)	If paid after 60 Days
Civil Proceeding Advance Payment Provider (CPAP) License				
	Application/Initial License	\$1,000	IC 24-12-9-5(h)(1)	
	Renewal Fee	\$1,000	IC 24-12-9-5(h)(3)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-12-9-5(i)	
	Hourly Exam Fee Payment	\$80 ²	IC 24-12-9-5(h)(2)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-12-9-5(i)	If paid after 60 Days
Debt Management License				
	Application Fee	\$1,000	IC 28-1-29-3(d)	
	Renewal Fee	\$1,000	IC 28-1-29-3(d)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 28-1-29-3(d)	
	Hourly Exam Fee	\$80 ³	IC 28-1-29-10.5(d)(2)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-1-29-10.5(d)(2)	If paid after 60 Days
Creditor's Notification Return for Depository Institutions				
	Application Fee	N/A	N/A	
	Renewal Fee	Volume Fee Due at \$2/\$100,000 ⁴	IC 24-4.5-6-203(1)	January 31 each year
	Renewal Late Fee	N/A	N/A	
	Hourly Exam Fee	N/A	N/A	
Hoosier Traditional Mortgage				
	Certification Fee	\$50	IC 24-5-23.6-9(b)(4)	
	Recertification Fee	\$50	IC 24-5-23.6-9(b)(4)	July 1 each year

¹ Exam Fee may be offset by license and renewal fees paid. The first \$1,200 of exam fee is waived, plus an additional \$600 of exam fee waived per additional location examined.

² See footnote 1.

³ See footnote 1.

⁴ Volume Fee unit cost is established under IC 28-11-3-5. An amount up to the first \$100 owed is waived.

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Consumer Loan License				
	Application/Initial license fee	\$1,000	IC 24-4.5-3-503(8)(a)	
	Renewal Fee	The greater of \$1,000 or Volume Fee Due at \$2/\$100,000 ⁵	IC 24-4.5-3-503(8)(c)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.5-3-503(9)	
	Hourly Exam Fee	\$80 ⁶	IC 24-4.5-6-106(3)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-6-106(3)(b)	If paid after 60 Days
Money Transmitter License				
	Application Fee	\$1,000	IC 28-8-4-32(a) and 28-8-4.1-503(c)	
	Renewal Fee	\$1,000	IC 28-8-4-37 and 28-8-4.1-506(a)(1)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 28-8-4-38(b)(2), 28-8-4.1-401(b)(3) and 28-8-4.1-1103(b)(1)	
	Hourly Exam Fee	\$80 ⁷	IC 28-8-4-41(e) and 280804.1-401(b)(3)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-8-4-41(e) and IC 28-8-4.1-401(b)(3)	If paid after 60 Days
Mortgage Lending License				
	Application/Initial license fee	\$1,000 ⁸	IC 24-4.4-2-402(8)(a)	
	Renewal Fee	\$1,000	IC 24-4.4-2-402(8)(b)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.4-2-402(9)	
	Hourly Exam Fee	\$80 ⁹	IC 24-4.4-2-402(8)(c)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.4-3-104(6)	If paid after 60 Days
Mortgage Loan Originator (MLO) License				
	Application Fee	\$100	750 IAC 9-3-2(h)(1)	
	Renewal Fee	\$100	750 IAC 9-3-2(h)(2)	December 31 each year
	Hourly Exam Fee	\$80 ¹⁰	750 IAC 9-3-2(h)(3)	
Non-Lender Registration (Credit Sellers/Lessors) (Notice of Intent – State Form 83)				
	Notification Fee	N/A	N/A	
	Renewal Fee	Volume Fee Due at \$2/\$100,000 ¹¹	IC 24-4.5-6-203(1)	January 31 each year
	Renewal Late Fee	N/A	N/A	
	Hourly Exam Fee	\$80 ¹²	IC 24-4.5-6-106(3)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-6-106(3)(b)	If paid after 60 Days

⁵ Volume Fee unit cost is established under IC 28-11-3-5, volume fee may be offset by license fee per IC 24-4.5-6-203(4).

⁶ Exam Fee may be offset by license and renewal fees paid. The first \$1,200 of exam fee is waived, plus an additional \$600 of exam fee waived per additional location examined.

⁷ See footnote 6.

⁸ Fee waived if applicant's mortgage loan originators are exempt from licensure by 750 IAC 9-3-1(h)(2)(i) (Exempt Company Registration)

⁹ See footnote 6.

¹⁰ See footnote 6.

¹¹ See footnote 4.

¹² See footnote 6.

Entity Type	Fee Type	Amount of Fee	Statutory Reference	Due Date
Pawnbroker License				
	Application Fee	\$1,000 + \$500/ extra locations	IC 28-7-5-5(a)	
	Renewal Fee	\$1,000 + \$500/ extra locations, \$10,000 Maximum	IC 28-7-5-5(a) & 28-7-5-11(a)(1)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 28-7-5-11(b)(2)	
	Hourly Exam Fee	\$80 ¹³	IC 28-7-5-16(a)	
	Late Exam Fee Payment	\$20 Per Day	IC 28-7-5-16(a)	If paid after 60 Days
Rental Purchase Registration				
	Notification Fee	\$500	IC 24-7-8-4(a)(1)	
	Renewal Fee	\$500 + \$250 / extra locations, \$10,000 Maximum	IC 24-7-8-4(a)(2)	January 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-7-8-4(c)	
	Hourly Exam Fee	\$80 ¹⁴	IC 24-7-8-4(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-7-7-2(h)	If paid after 60 Days
Small Loan License				
	Application Fee	\$2,000 + \$750 / extra locations	IC 24-4.5-3-503(8)(a)	
	Renewal Fee	\$2,000 + \$750 / extra locations, \$10,000 Maximum	IC 24-4.5-3-503(8)(c)	December 31 each year
	Renewal Late Fee	\$20 Per Day	IC 24-4.5-3-503(9)	
	Hourly Exam Fee	\$80 ¹⁵	IC 24-4.5-3-503(8)(b)	
	Late Exam Fee Payment	\$20 Per Day	IC 24-4.5-3-503(9)	If paid after 60 Days
Earned Wage Access License				
	Application Fee	\$1,500	IC 28-8-6-503(h)(1)	
	Renewal Fee	\$1,500	IC 28-8-6-503(h)(3)	December 31 each year
	Renewal Late Fee	\$50 Per Day	IC 28-8-6-503(i)	
	Quarterly Report Late Fee	\$50 Per Day	IC 28-8-6-701(b)	
	Change in Control Fee	\$1,500	IC 28-8-6-601(b)(2)	
	Hourly Exam Fee	\$80 ¹⁶	IC 24-4.5-3-503(8)(b)	
	Late Exam Fee Payment	\$10 Per Day	IC 24-4.5-3-503(9)	If paid after 60 Days

¹³ Exam Fee may be offset by license and renewal fees paid. The first \$1,200 of exam fee is waived, plus an additional \$600 of exam fee waived per additional location examined.

¹⁴ See footnote 13.

¹⁵ See footnote 13.

¹⁶ See footnote 13.