



**DEPARTMENT OF BANKING AND CONSUMER FINANCE**  
**State of Mississippi**

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**MEMORANDUM**

**To:** All Small Loan Licensees  
**From:** Mississippi Department of Banking and Consumer Finance  
**Date:** June 18, 2025  
**Re:** Maximum Loan Size under Section 75-67-181(2), Mississippi Code Annotated

Pursuant to Section 75-67-181(2), Mississippi Code Annotated, as amended by the Legislature during the 2024 Regular Session to require the Mississippi Department of Banking and Consumer Finance to issue a memo authorizing a new maximum loan size permitted thereunder, calculated by applying any increase or decrease in the U.S. Bureau of Labor Statistics Consumer Price Index for All Urban consumers (CPI-U) for the previous calendar year, the new maximum loan amount, effective July 1, 2025, is hereby increased from \$5,100 to **\$5,220**.

Any questions regarding the new maximum loan amount should be directed to [consumer@dbcf.ms.gov](mailto:consumer@dbcf.ms.gov) or call 601-321-6901.