

Calendar Year	Monthly Interest Rate	Yearly Interest Rate
2025	.83%	10.00%
2024	.83%	10.00%
2023	.58%	7.00%
2022	.42%	5.00%
2021	.42%	5.00%

*The interest is calculated using the federal short-term rounded to the nearest whole percent plus five percent and is published by October 31st of each year for the calendar year following when the federal short-term rate is determined.

(Source: ORC 718.27)