2026 Pre-Judgment Interest Rate Charts

Complaint Filed/Notice Of Claim Served **On or After July 1, 2003**:

1. If a contract or note provides the interest rate, use that interest rate.
2. In all other cases, pre-judgment interest is as follows:

If complaint filed or notice of claim served in the following year	Then Pre-Judgment Interest is
2026	6.51%
2025	7.23%
2024	7.88%
2023	7.73%
2022	3.29%
2021	3.09%
2020	4.53%
2019	5.59%
2018	4.76%
2017	3.87%
2016	3.65%
2015	3.27%
2014	3.13%
2013	3.16%
2012	3.12%
2011	3.30%
2010	3.41%
2009	3.40%
2008	6.42%
2007	7.99%
2006	7.36%
2005	5.77%
2004	4.28%
2003	4.41%

This Chart indicates the final interest rate calculated as required by 14 M.R.S. §1602-B: the one-year United States Treasury bill rate (the weekly average one-year constant maturity Treasury yield, as published by the Board of Governors of the Federal Reserve System, for the last full week of the calendar year immediately prior to the year in which post-judgment interest begins to accrue) plus 3%.

Complaint Filed/Notice Of Claim Served **Before July 1, 2003**:

1. If a contract or note provides the interest rate, use that interest rate.
2. In all other cases,
   (a) If the Judgment is **$30,000 or less**, pre-judgment interest is **8%.**
   (b) If the Judgment is **$30,000 or more,** pre-judgment interest is as follows:

If complaint filed or notice of claim served in the following year	Then Pre-Judgment Interest is
2003	2.41%
2002	3.28%
2001	6.34%

This Chart includes the calculation of the T-Bill rate plus 1%.

NOTE: In small claims actions, pre-judgment interest is not recoverable unless the rate of interest is based on a contract or note. 14 M.R.S. §1602-B(1).