

Late and returned payment fees

State Farm® Billing fees

If we don't receive your payment by the bill due date or your financial institution returns your payment, a fee will be applied to your State Farm Billing account.

These fees vary by state – read below to learn about the specific fee amounts for your state.

\$10 Late payment fees

A late payment fee will be charged if a payment is not received by the bill due date. Applies to all states except Kentucky*.

*Kentucky residents will not be assessed a late fee.

\$25 Returned payment fees

A returned payment fee will be charged if a payment is returned from a financial institution. Applies to all states with exceptions listed below.

\$10 Massachusetts

\$15 Florida, Nebraska

\$20 Colorado, Connecticut, Idaho, Indiana, New York, Utah

Enroll in AutoPay

Enrollment is fast and easy, simply add your account details and choose your payment method. Click here to enroll.

Note: Fee amounts shown in this document are accurate as of April 2022 but may be updated in the future based on state regulations.