



# TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

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Volume 34, Number 8, August 19, 2014

ISSN 0738-6877

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## NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.009 and 304.003, TEX. FIN. CODE.

| <u>Types of Rate Ceilings</u>                          | <u>Effective Period<br/>(Dates are Inclusive)</u> | <u>Consumer <sup>(1)</sup>/Agricultural/<br/>Commercial<sup>(2)</sup> thru \$250,000</u> | <u>Commercial <sup>(2)</sup><br/>over \$250,000</u> |
|--------------------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------|
| Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE | 08/25/14-08/31/14                                 | 18.00%                                                                                   | 18.00%                                              |
| Judgment Rate - Sec. 304.003, Tex. Fin. Code           | 09/01/14-09/30/14                                 | 5.00%                                                                                    | 5.00%                                               |

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this, the 18th day of August 2014.