



TEXAS CREDIT LETTER

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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, 303.005, and 303.009, TEX. FIN. CODE.

| <u>Types of Rate Ceilings</u> | <u>Effective Period (Dates are Inclusive)</u> | <u>Consumer ⁽¹⁾/Agricultural/ Commercial⁽²⁾ thru \$250,000</u> | <u>Commercial ⁽²⁾ over \$250,000</u> |
|--|---|--|---|
| Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE | 11/21/11-11/27/11 | 18.00% | 18.00% |

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

Issued in Austin, Texas this the 14th day of November 2011.