

Monthly Rate Ceilings

| Monthly Rate Ceilings TEX. FIN. CODE §303.005 | | |
|--|--|--|
| Effective Period 2017 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
| January – December | 18.00% | 18.00% |

| Effective Period 2016 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2015 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2014 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2013 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2012 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2011 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2010 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2009 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|--|--|--|
| January – December | 18.00% | 18.00% |

| Effective Period 2008 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2007 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2006 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2005 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2004 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2003 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2002 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2001 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 2000 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

January – December

18.00%

18.00%

| Effective Period 1999 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
|----------------------------------|--|--------------------------------------|

September – December

18.00%

18.00%

Monthly Rate Ceilings
TEX. REV. CIV. STAT. ART. 5069-1D.005

| Effective Period 1999 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – August | 18.00% | 18.00% |

| Effective Period 1998 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1997 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| September – December | 18.00% | 18.00% |

Monthly Rate Ceilings
TEX. REV. CIV. STAT. ART. 5069-1.04(c)

| Effective Period 1997 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – August | 18.00% | 18.00% |

| Effective Period 1996 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1995 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1994 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1993 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1992 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1991 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1990 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1989 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1988 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1987 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1986 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1985 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – December | 18.00% | 18.00% |

| Effective Period 1984 | Consumer / Agricultural / Commercial thru \$250,000 | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January | 18.31% | 18.31% |
| February | 18.10% | 18.10% |
| March | 18.44% | 18.44% |
| April | 19.25% | 19.25% |
| May | 19.70% | 19.70% |
| June | 20.81% | 20.81% |
| July | 21.13% | 21.13% |
| August | 21.15% | 21.15% |
| September | 21.31% | 21.31% |
| October | 21.00% | 21.00% |
| November | 20.00% | 20.00% |
| December | 18.00% | 18.00% |

| Effective Period 1983 | Consumer / Agricultural / Commercial thru | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January – July | 18.00% | 18.00% |
| August | 18.56% | 18.56% |
| September | 19.00% | 19.00% |
| October | 18.19% | 18.19% |
| November – December | 18.00% | 18.00% |

| Effective Period 1982 | Consumer / Agricultural / Commercial thru | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| January | 23.38% | 23.38% |
| February | 24.00% | 25.81% |
| March | 24.00% | 27.44% |
| April – May | 24.00% | 25.50% |
| June | 24.00% | 24.15% |
| July | 24.00% | 25.50% |
| August | 23.94% | 23.94% |
| September | 20.10% | 20.10% |
| October | 19.06% | 19.06% |
| November – December | 18.00% | 18.00% |

| Effective Period 1981 | Consumer / Agricultural / Commercial thru | Commercial over \$250,000 |
|----------------------------------|--|--------------------------------------|
| May | 24.00% | 27.50% |
| June | 24.00% | 28.00% |
| July | 24.00% | 27.80% |
| August – October | 24.00% | 28.00% |
| November | 24.00% | 27.56% |
| December | 22.75% | 22.75% |
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