

Monthly Rate Ceilings

Monthly Rate Ceilings TEX. FIN. CODE §303.005		
Effective Period 2021	Consumer / Agricultural / Commercial thru \$250,000	Commercial over \$250,000
January - December	18.00%	18.00%

Effective Period 2020	Consumer / Agricultural / Commercial thru \$250,000	Commercial over \$250,000
January – December	18.00%	18.00%

Effective Period 2019	Consumer / Agricultural / Commercial thru \$250,000	Commercial over \$250,000
January – December	18.00%	18.00%

Effective Period 2018	Consumer / Agricultural / Commercial thru \$250,000	Commercial over \$250,000
January – December	18.00%	18.00%

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%