

## Monthly Rate Ceilings

<b>Monthly Rate Ceilings</b> <b>TEX. FIN. CODE §303.005</b>		
<b>Effective Period</b> <b>2022</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>	<b>Commercial</b> <b>over \$250,000</b>
January - December	18.00%	18.00%

<b>Effective Period</b> <b>2021</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>	<b>Commercial</b> <b>over \$250,000</b>
January - December	18.00%	18.00%

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

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

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

<b>Effective Period</b> <b>2017</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>	<b>Commercial</b> <b>over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period</b> <b>2016</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>	<b>Commercial</b> <b>over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period</b> <b>2015</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>	<b>Commercial</b> <b>over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2014</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2013</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2012</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2011</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2010</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2009</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2008</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2007</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2006</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2005</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2004</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2003</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2002</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2001</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 2000</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1999</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
September – December	18.00%	18.00%

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

<b>Effective Period 1999</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – August	18.00%	18.00%

<b>Effective Period 1998</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1997</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1996</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1995</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1994</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1993</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1992</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1991</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1990</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1989</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1988</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1987</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1986</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1985</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
January – December	18.00%	18.00%

<b>Effective Period 1984</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>	<b>Commercial over \$250,000</b>
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%

<b>Effective Period 1983</b>	<b>Consumer / Agricultural / Commercial thru</b>	<b>Commercial over \$250,000</b>
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%

<b>Effective Period 1982</b>	<b>Consumer / Agricultural / Commercial thru</b>	<b>Commercial over \$250,000</b>
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%

<b>Effective Period 1981</b>	<b>Consumer / Agricultural / Commercial thru</b>	<b>Commercial over \$250,000</b>
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%