

Retail Credit Card Annual Rate Ceilings

Retail Credit Card Annual Rate Ceilings TEX. FIN. CODE §303.009	
Effective Period 2022	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2021	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2020	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2019	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2018	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2017	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2016	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2015	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2014	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%
Effective Period 2013	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Retail Credit Card Annual Rate Ceilings
TEX. REV. CIV. STAT. ART. 5069-1D.009

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

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

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

Retail Credit Card Annual Rate Ceilings
TEX. REV. CIV. STAT. ART. 5069-1.11

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

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

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

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

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

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

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

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

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

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

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

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

Effective Period 1985	Consumer / Agricultural / Commercial thru \$250,000
January – March	19.60%
April – December	18.00%

Effective Period 1984	Consumer / Agricultural / Commercial thru \$250,000/
January – March	18.00%
April – June	18.27%
July – September	19.90%
October – December	21.00%

Effective Period 1983	Consumer / Agricultural / Commercial thru \$250,000
July – September	18.00%
October – December	18.52%