



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 26 January 3, 2022

ISSN 0738-6877

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	01/09/23-01/15/23	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE ⁽³⁾	01/01/23-01/31/23	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use. ⁽²⁾Credit for business, commercial, investment, or other similar purpose. ⁽³⁾For variable rate commercial transactions only.

Issued in Austin, Texas this the 3rd day of January 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 27, January 10, 2023

ISSN 0738-6877

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 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	01/16/23-01/22/23	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 9th day of January 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 28, January 17, 2023

ISSN 0738-6877

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, 303.009 and 304.003, 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	01/23/23-01/29/23	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	02/01/23-02/28/23	7.50%	7.50%

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

Issued in Austin, Texas this the 17th day of January 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 29, January 24, 2023

ISSN 0738-6877

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 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	01/30/23-02/05/23	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 23rd day of January 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 30, January 31, 2023

ISSN 0738-6877

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 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	02/06/23-02/12/23	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 30rth day of January 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 31 February 7, 2023

ISSN 0738-6877

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	02/13/23-02/19/23	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE ⁽³⁾	02/01/23-02/28/23	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use. ⁽²⁾Credit for business, commercial, investment, or other similar purpose. ⁽³⁾For variable rate commercial transactions only.

Issued in Austin, Texas this the 6th day of February 2023.

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NOTICE OF RATE BRACKET ADJUSTMENT

The Consumer Credit Commissioner of Texas has ascertained the following brackets and ceilings by use of the formula and method described in TEX. FIN. CODE §341.203.(1)

The amounts of brackets in TEX. FIN. CODE §342.201(a) are changed to \$2,550.00 and \$21,250.00, respectively.
 The amounts of brackets in TEX. FIN. CODE §342.201(e) are changed to \$4,250.00, \$8,925.00, and \$21,250.00, respectively.
 The ceiling amount in TEX. FIN. CODE §§342.251 and 342.259 are changed to \$850.00 and \$1,700.00, respectively.
 The amounts of the brackets in TEX. FIN. CODE §345.055 are changed to \$4,250.00 and \$8,500.00, respectively.
 The amounts of the bracket in TEX. FIN. CODE §345.103 is changed to \$4,250.00.
 The ceiling amount of TEX. FIN. CODE §371.158 is changed to \$21,250.00.
 The amounts of the brackets in TEX. FIN. CODE §371.159 are changed to \$255.00, \$1,700.00, and \$2,550.00, respectively.

The above dollar amounts of the brackets and ceilings shall govern all applicable credit transactions and loans made on or after July 1, 2023, and extending through June 30, 2024.

(1)Computation method: The Reference Base Index (the Index for December 1967) = 101.6. The December 2022 Index = 866.953. The percentage of change is 853.30%. This equates to an increase of 850% after disregarding the percentage of change in excess of multiples of 10%.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 32, February 14, 2023

ISSN 0738-6877

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 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	02/20/23-02/26/23	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 13th day of February 2023.

ADJUSTMENTS TO MAXIMUM FEE AMOUNTS

Section 394.210 of the Texas Finance Code lists maximum fee amounts for debt management and debt settlement providers. Under Section 394.2101, the OCCC publishes adjustments to these amounts based on the Consumer Price Index for All Urban Consumers (1982-84).

Effective Maximum Fee Amounts: July 1, 2023 to June 30, 2024

The effective maximum fee amounts for July 1, 2023 to June 30, 2024 will be adjusted as follows:

Description	Citation	Adjusted Amount
Debt management setup fee	394.210(f)(1)	\$132.00
Debt management monthly service fee	394.210(f)(2)	Lesser of \$13.00 per account or \$66.00
Debt settlement setup fee	394.210(g)(1)	\$526.00
Debt settlement monthly service fee	394.210(g)(2)	Lesser of \$13.00 per account or \$66.00
Counseling or education if no debt management or settlement service provided	394.210(1)	\$132.00
Fee for dishonored payment	394.210(n)	\$30.00 ¹

Note: These calculations are based on comparing the reference base index for December 2011 (225.672) to the index for December 2022 (296.797). The percentage change is a 31.5170% increase, rounded to the nearest dollar. The fee descriptions above are just a summary. Providers should carefully review Section 394.210 and other applicable law to ensure that their fees are authorized.

¹ The adjustment would exceed the \$30 authorized by Texas Business and Commerce Code §3.506



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 33, February 21, 2023

ISSN 0738-6877

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, 303.009 and 304.003, 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	02/27/23-03/05/23	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	03/01/23-03/31/23	7.75%	7.75%

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

Issued in Austin, Texas this the 21st day of February 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 34, February 28, 2023

ISSN 0738-6877

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, 303.008, 303.009, 304.003 and 346.101, 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	03/06/23-03/12/23	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE ⁽³⁾	02/01/23-02/28/23	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, TEX. FIN. CODE	04/01/23-06/30/23	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, TEX. FIN. CODE ⁽¹⁾	04/01/23-06/30/23	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, TEX. FIN. CODE ⁽¹⁾	04/01/23-06/30/23	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, TEX. FIN. CODE ⁽⁴⁾	04/01/23-06/30/23	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, TEX. FIN. CODE ⁽¹⁾	04/01/23-06/30/23	18.00%	N.A.
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	03/01/23-03/31/23	7.75%	7.75%

⁽¹⁾Credit for personal, family, or household use. ⁽²⁾Credit for business, commercial, investment, or other similar purpose. ⁽³⁾For variable rate commercial transactions only. ⁽⁴⁾Only for open-end credit as defined in Sec. 301.002(14), TEX. FIN. CODE.

Issued in Austin, Texas this the 27th day of February 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 35, March 7, 2023

ISSN 0738-6877

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	03/13/23-03/19/23	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE ⁽³⁾	03/01/23-03/31/23	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use. ⁽²⁾Credit for business, commercial, investment, or other similar purpose. ⁽³⁾For variable rate commercial transactions only.

Issued in Austin, Texas this the 6th day of March 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 36, March 14, 2023

ISSN 0738-6877

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 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	03/20/23-03/26/23	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 13th day of March 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 37, March 21, 2023

ISSN 0738-6877

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, 303.009 and 304.003, 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	03/27/23-04/02/23	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	04/01/23-04/30/23	7.75%	7.75%

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

Issued in Austin, Texas this the 20th day of March 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 38, March 28, 2023

ISSN 0738-6877

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 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	04/03/23-04/09/23	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 27th day of March 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 39, April 4, 2023

ISSN 0738-6877

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	04/10/23-04/16/23	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE ⁽³⁾	04/01/23-04/30/23	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use. ⁽²⁾Credit for business, commercial, investment, or other similar purpose. ⁽³⁾For variable rate commercial transactions only.

Issued in Austin, Texas this the 3rd day of April 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 40, April 11, 2023

ISSN 0738-6877

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 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	04/17/23-04/23/23	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 10th day of April 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 41, April 18, 2023

ISSN 0738-6877

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, 303.009 and 304.003, 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	04/24/23-04/30/23	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	05/01/23-05/31/23	8.00%	8.00%

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

Issued in Austin, Texas this the 18th day of April 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 42, April 25, 2023

ISSN 0738-6877

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 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	05/01/23-05/07/23	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 24th day of April 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 43, May 2, 2023

ISSN 0738-6877

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	05/08/23-05/14/23	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE ⁽³⁾	05/01/23-05/31/23	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use. ⁽²⁾Credit for business, commercial, investment, or other similar purpose. ⁽³⁾For variable rate commercial transactions only.

Issued in Austin, Texas this the 1st day of May 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 44, May 9, 2023

ISSN 0738-6877

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 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	05/15/23-05/21/23	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 8th day of May 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 45, May 16, 2023

ISSN 0738-6877

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, 303.009 and 304.003, 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	05/22/23-05/28/23	18.00%	18.00%
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	06/01/23-06/30/23	8.25%	8.25%

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

Issued in Austin, Texas this the 16th day of May 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 46 May 23, 2023

ISSN 0738-6877

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 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	05/29/23-06/04/23	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 22nd day of May 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 47, May 31, 2023

ISSN 0738-6877

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, 303.008, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/05/23-06/11/23	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	06/01/23-06/30/23	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	07/01/23-09/30/23	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾	07/01/23-09/30/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	06/01/23-06/30/23	8.25%	8.25%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

⁽⁴⁾Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 31st day of May 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 48, June 6, 2023

ISSN 0738-6877

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, 303.008, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/12/23-06/18/23	18.00%	18.00%
Monthly Ceiling – Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	06/01/23-06/30/23	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾	07/01/23-09/30/23	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾⁽⁵⁾	07/01/23-09/30/23	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

⁽⁴⁾Calculated as of June 1, 2023.

⁽⁵⁾Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 6th day of June 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 49, June 13, 2023

ISSN 0738-6877

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 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/19/23-06/25/23	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 13th day of June 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 42, Number 50, June 20, 2023

ISSN 0738-6877

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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/26/23-07/02/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	07/01/23-07/31/23	8.25%	8.25%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 20th day of June 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 1, July 5, 2023

ISSN 0738-6877

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⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/10/23-07/16/23	18.00%	18.00%
Monthly Ceiling – Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	07/01/23-07/31/23	N/A	18.00%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 5th day of July 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 2, July 12, 2023

ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/17/23-07/23/23	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 12th day of July 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 3, July 19, 2023

ISSN 0738-6877

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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/24/23-07/30/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	08/01/23-08/31/23	8.25%	8.25%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 19th day of July 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 4, July 26, 2023

ISSN 0738-6877

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 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/31/23-08/06/23	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 26th day of July 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 5, August 2, 2023

ISSN 0738-6877

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⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/07/23-08/13/23	18.00%	18.00%
Monthly Ceiling – Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	08/01/23-08/31/23	N/A	18.00%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 2nd day of August 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 6, August 9, 2023

ISSN 0738-6877

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, 303.009, and 304.003 TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/14/23-08/20/23	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 9th day of August 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 7, August 16, 2023

ISSN 0738-6877

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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/21/23-08/27/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	09/01/23-09/30/23	8.50%	8.50%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 16th day of August 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 8, August 23, 2023

ISSN 0738-6877

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 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/28/23-09/03/23	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 23th day of August 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 9, August 30, 2023

ISSN 0738-6877

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 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/04/23-09/10/23	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 30th day of August 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 10, September 6, 2023

ISSN 0738-6877

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, 303.008, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/11/23-09/17/23	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	09/01/23-09/30/23	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	10/01/23-12/31/23	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾	10/01/23-12/31/23	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

⁽⁴⁾Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 6th day of September 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 11, September 13, 2023

ISSN 0738-6877

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 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/18/23-09/24/23	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 13th day of September 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 12, September 20, 2023

ISSN 0738-6877

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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/25/23-10/01/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	10/01/23-10/31/23	8.50%	8.50%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 20th day of September 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 13, September 27, 2023

ISSN 0738-6877

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, 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/02/23-10/08/23	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 27th day of September 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 14, October 4, 2023

ISSN 0738-6877

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⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/09/23-10/15/23	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	10/01/23-10/31/23	N/A	18.00%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 4th day of October 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 15, October 11, 2023

ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/16/23-10/22/23	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 11th day of October 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 16, October 18, 2023

ISSN 0738-6877

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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/23/23-10/29/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	11/01/23-11/30/23	8.50%	8.50%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 18th day of October 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 17, October 25, 2023

ISSN 0738-6877

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 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	10/30/23-11/05/23	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 25th day of October 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 18, November 1, 2023

ISSN 0738-6877

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⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/06/23-11/12/23	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	11/01/23-11/30/23	N/A	18.00%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 1st day of November 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 19, November 7, 2023

ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/13/23-11/19/23	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 7th day of November 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 20, November 15, 2023

ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/20/23-11/26/23	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 15th day of November 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 21, November 22, 2023

ISSN 0738-6877

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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	11/27/23-12/03/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	12/01/23-12/31/23	8.50%	8.50%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 22nd day of November 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 22, November 29, 2023

ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/04/23-12/10/23	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 29th day of November 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 23, December 6, 2023

ISSN 0738-6877

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, 303.008, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/11/23-12/17/23	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	12/01/23-12/31/23	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	01/01/24-03/31/24	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾	01/01/24-12/31/24	18.00%	18.00%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

⁽³⁾Only for variable rate commercial transactions, as provided by §303.004(a).

⁽⁴⁾Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 6th day of December 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 24, December 13, 2023

ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/18/23-12/24/23	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 13th day of December 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 25, December 20, 2023

ISSN 0738-6877

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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/25/23-12/31/23	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	01/01/24-01/31/24	8.50%	8.50%

⁽¹⁾Credit for personal, family, or household use.

⁽²⁾Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 20th day of December 2023.



TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 43, Number 26, December 27, 2023

ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/01/24-01/07/24	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 27th day of December 2023.