



# TEXAS CREDIT LETTER

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

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup></u>	<u>Commercial <sup>(2)</sup></u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/18/24-03/24/24	18.00%	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	04/01/24-06/30/24	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	04/01/24-03/31/25	18.00%	18.00%

<sup>(1)</sup>Credit for personal, family, or household use.

<sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

<sup>(3)</sup>Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 13<sup>th</sup> day of March 2024