



# TEXAS CREDIT LETTER

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Volume 43, Number 27, January 3, 2024

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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, 303.005, 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	01/08/24-01/14/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	01/01/24-01/31/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 3<sup>rd</sup> day of January 2024.



# 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 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	01/15/24-01/21/24	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.

Issued in Austin, Texas this the 10<sup>th</sup> day of January 2024.



# 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, 303.009, and 304.003 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	01/22/24-01/28/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, Tex. Fin. Code	02/01/24-02/29/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 17<sup>th</sup> day of January 2024.



# 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 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	01/29/24-02/04/24	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.

Issued in Austin, Texas this the 24<sup>th</sup> day of January 2024.



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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 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	02/05/24-02/11/24	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.

Issued in Austin, Texas this the 31<sup>st</sup> day of January 2024.



# 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, 303.005, 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	02/12/24-02/18/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	02/01/24-02/29/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 7<sup>th</sup> day of February 2024.



# 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 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	02/19/24-02/25/24	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.

Issued in Austin, Texas this the 14<sup>th</sup> day of February 2024.



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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, 303.009, and 304.003 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	02/26/24-03/03/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	03/01/24-03/31/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 21<sup>st</sup> day of February 2024.





# 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 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	03/04/24-03/10/24	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.

Issued in Austin, Texas this the 28<sup>st</sup> day of February 2024.

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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.<sup>(3)</sup>

The amounts of brackets in TEX. FIN. CODE §342.201(a) are changed to \$2,640.00 and \$22,000.00, respectively.

The amounts of brackets in TEX. FIN. CODE §342.201(e) are changed to \$4,400.00, \$9,240.00, and \$22,000.00, respectively.

The ceiling amount in TEX. FIN. CODE §§342.251 and 342.259 are changed to \$880.00 and \$1,760.00, respectively.

The amounts of the brackets in TEX. FIN. CODE §345.055 are changed to \$4,400.00 and \$8,800.00, respectively.

The amount of the bracket in TEX. FIN. CODE §345.103 is changed to \$4,400.00.

The ceiling amount of TEX. FIN. CODE §371.158 is changed to \$22,000.00.

The amounts of the brackets in TEX. FIN. CODE §371.159 are changed to \$264.00, \$1,760.00, and \$2,640.00, respectively.

The above dollar amounts of the brackets and ceilings shall govern all applicable credit transactions and loans made on or after July 1, 2024, and extending through June 30, 2025.

<sup>(3)</sup>Computation method: The Reference Base Index (the Index for December 1967) = 101.6. The December 2023 Index = 895.777. The percentage of change is 881.67%. This equates to an increase of 880% after disregarding the percentage of change in excess of multiples of 10%.

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## 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).

The amount of the debt management setup fee in TEX. FIN. CODE §394.210(f)(1) is adjusted to \$136.00.

The amount of the debt management monthly service fee in TEX. FIN. CODE §394.210(f)(2) is adjusted to the lesser of \$14.00 per account or \$68.00.

The amount of the debt settlement setup fee in TEX. FIN. CODE §394.210(g)(1) is adjusted to \$544.00.

The amount of the debt settlement monthly service fee in TEX. FIN. CODE §394.210(g)(2) is adjusted to the lesser of \$14.00 per account or \$68.00.

The amount of the counseling or education if no debt management or settlement service provided fee in TEX. FIN. CODE §394.210(l) is adjusted to \$136.00.

The amount of the fee for dishonored payment in TEX. FIN. CODE §394.210(n) remains at \$30.00.

Note: These calculations are based on comparing the reference base index for December 2011 (225.672) to the index for December 2023 (306.764). The percentage change is a 35.9336% increase, rounded to the nearest dollar.



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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, 303.005, 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	03/11/24-03/17/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	03/01/24-03/31/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 6<sup>th</sup> day of March 2024.



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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



# 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, 303.009, and 304.003 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	03/25/24-03/31/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	04/01/24-04/30/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 20<sup>th</sup> day of March 2024.



# 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 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	04/01/24-04/07/24	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.

Issued in Austin, Texas this the 27<sup>th</sup> day of March 2024.



# 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, 303.005, 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	04/08/24-04/14/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	04/01/24-04/30/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 3<sup>rd</sup> day of April 2024.



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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 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	04/15/24-04/21/24	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.

Issued in Austin, Texas this the 10<sup>th</sup> day of April 2024.



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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, 303.009, and 304.003 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	04/22/24-04/28/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	05/01/24-05/31/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 17<sup>th</sup> day of April 2024.





# 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 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	04/29/24-05/05/24	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.

Issued in Austin, Texas this the 24<sup>th</sup> day of April 2024.



# 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, 303.005, 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	05/06/24-05/12/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	05/01/24-05/31/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 1<sup>st</sup> day of May 2024.



# 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 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	05/13/24-05/19/24	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.

Issued in Austin, Texas this the 8<sup>th</sup> day of May 2024.



# 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, 303.009, and 304.003, 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	05/20/24-05/26/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	06/01/24-06/30/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 15<sup>th</sup> day of May 2024.



# 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 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	05/27/24-06/02/24	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.

Issued in Austin, Texas this the 22<sup>nd</sup> day of May 2024.



# 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 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	06/03/24-06/09/24	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.

Issued in Austin, Texas this the 29<sup>th</sup> day of May 2024.



# 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, 303.005, 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	06/10/24-06/16/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	06/01/24-06/30/24	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	07/01/24-09/30/24	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE <sup>(4)</sup>	07/01/24-06/30/25	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 variable rate commercial transactions, as provided by §303.004(a).

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

Issued in Austin, Texas this the 5<sup>th</sup> day of June 2024.



# 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 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	06/17/24-06/23/24	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.

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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, 303.009, and 304.003, 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	06/24/24-06/30/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	07/01/24-07/30/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 19<sup>th</sup> day of June 2024.



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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 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	07/01/24-07/07/24	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.

Issued in Austin, Texas this the 26<sup>th</sup> day of June 2024.



# 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, 303.004, 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	07/08/24-07/14/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	07/01/24-07/31/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 3<sup>rd</sup> day of July 2024.



# 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 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	07/15/24-07/21/24	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.

Issued in Austin, Texas this the 10<sup>th</sup> day of July 2024.



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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, 303.009, and 304.003, 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	07/22/24-07/28/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	08/01/24-08/31/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 17<sup>th</sup> day of July 2024.



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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 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	07/29/24-08/04/24	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.

Issued in Austin, Texas this the 24<sup>th</sup> day of July 2024.



# 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 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	08/05/24-08/11/24	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.

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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, 303.004, 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	08/12/24-08/18/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	08/01/24-08/31/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a).

Issued in Austin, Texas this the 7<sup>th</sup> day of August 2024.





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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 and 303.004, 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	08/19/24-08/25/24	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.

Issued in Austin, Texas this the 14<sup>th</sup> day of August 2024.



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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, 303.009, and 304.003, 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	08/26/24-09/01/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	09/01/24-09/30/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 21<sup>st</sup> day of August 2024.



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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 and 303.004, 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	09/02/24-09/08/24	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.

Issued in Austin, Texas this the 28<sup>th</sup> day of August 2024.



# 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, 303.005, 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	09/09/24-09/15/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	09/01/24-09/30/24	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	10/01/24-12/31/24	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE <sup>(4)</sup>	10/01/24-09/30/25	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 variable rate commercial transactions, as provided by §303.004(a).

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

Issued in Austin, Texas this the 4<sup>th</sup> day of September 2024.



# 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 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	09/16/24-09/22/24	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.

Issued in Austin, Texas this the 11<sup>th</sup> day of September 2024.



# 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, 303.009 and 304.003, 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	09/23/24-09/29/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	10/01/24-10/31/24	8.50%	8.50%

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

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

Issued in Austin, Texas this the 18<sup>th</sup> day of September 2024.



# 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 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	09/30/24-10/06/24	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.

Issued in Austin, Texas this the 25<sup>th</sup> day of September 2024.



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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, 303.005, 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	10/07/24-10/13/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	10/01/24-10/31/24	N/A	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 variable rate commercial transactions, as provided by §303.004(a)

Issued in Austin, Texas this the 2<sup>nd</sup> of October 2024.





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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 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	10/14/24-10/20/24	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.

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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, 303.009 and 304.003, 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	10/21/24-10/27/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	11/01/24-11/30/24	8.00%	8.00%

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

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

Issued in Austin, Texas this the 16<sup>th</sup> of October 2024.