



# TEXAS CREDIT LETTER

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

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Volume 43, Number 27, January 3, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 28, January 10, 2024

ISSN 0738-6877

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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

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

Volume 43, Number 29, January 17, 2024

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 <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

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

Volume 43, Number 30, January 24, 2024

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 <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.



# TEXAS CREDIT LETTER

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

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Volume 43, Number 31, January 31, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 32, February 7, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 33, February 14, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 43, Number 34, February 21, 2024

ISSN 0738-6877

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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

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

Volume 43, Number 35, February 28, 2024

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 <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.



# TEXAS CREDIT LETTER

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

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Volume 43, Number 36, March 6, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 43, Number 37, March 13, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 38, March 20, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 39, March 27, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 40, April 3, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 43, Number 41, April 10, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 43, Number 42, April 17, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 43, April 24, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 44, May 1, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 45, May 8, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 46, May 15, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 47, May 22, 2024

ISSN 0738-6877

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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

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

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Volume 43, Number 48, May 29, 2024

ISSN 0738-6877

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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

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

Volume 43, Number 49, June 5, 2024

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 <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

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

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Volume 43, Number 50, June 12, 2024

ISSN 0738-6877

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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.

Issued in Austin, Texas this the 12<sup>th</sup> day of June 2024.





# TEXAS CREDIT LETTER

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

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Volume 43, Number 51, June 19, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 43, Number 52, June 26, 2024

ISSN 0738-6877

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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

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

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Volume 44, Number 1, July 3, 2024

ISSN 0738-6877

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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

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

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Volume 44, Number 2, July 10, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 3, July 17, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 4, July 24, 2024

ISSN 0738-6877

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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

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

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Volume 44, Number 5, July 31, 2024

ISSN 0738-6877

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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.

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



# TEXAS CREDIT LETTER

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

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Volume 44, Number 6, August 7, 2024

ISSN 0738-6877

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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.





# TEXAS CREDIT LETTER

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

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Volume 44, Number 7, August 14, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 8, August 21, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 9, August 28, 2024

ISSN 0738-6877

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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

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

Volume 44, Number 10, September 4, 2024

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 <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

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

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Volume 44, Number 11, September 11, 2024

ISSN 0738-6877

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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

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

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Volume 44, Number 12, September 18, 2024

ISSN 0738-6877

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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

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

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Volume 44, Number 13, September 25, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 14, October 2, 2024

ISSN 0738-6877

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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.





# TEXAS CREDIT LETTER

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

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Volume 44, Number 15, October 9, 2024

ISSN 0738-6877

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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.

Issued in Austin, Texas this the 9<sup>th</sup> of October 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 16, October 16, 2024

ISSN 0738-6877

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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.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 17, October 23, 2024

ISSN 0738-6877

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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	10/28/24-11/03/24	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 23<sup>rd</sup> of October 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 18, October 30, 2024

ISSN 0738-6877

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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	11/04/24-11/10/24	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 30<sup>th</sup> of October 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 19, November 6, 2024

ISSN 0738-6877

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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	11/11/24-11/17/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	11/01/24-11/30/24	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 6<sup>th</sup> of November 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 20, November 13, 2024

ISSN 0738-6877

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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	11/18/24-11/24/24	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 13<sup>th</sup> of November 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 21, November 20, 2024

ISSN 0738-6877

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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	11/25/24-12/01/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	12/01/24-12/31/24	7.75%	7.75%

<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> of November 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 22, November 27, 2024

ISSN 0738-6877

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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	12/02/24-12/08/24	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 27<sup>th</sup> of November 2024.





# TEXAS CREDIT LETTER

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

Volume 44, Number 23, December 4, 2024

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 <sup>(1)</sup></u>	<u>Commercial <sup>(2)</sup></u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/09/24-12/15/24	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE <sup>(3)</sup>	12/01/24-12/31/24	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	01/01/25-03/31/25	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE <sup>(4)</sup>	01/01/25-12/31/25	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 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> of December 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 24, December 11, 2024

ISSN 0738-6877

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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	12/16/24-12/22/24	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> of December 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 25, December 18, 2024

ISSN 0738-6877

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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	12/23/24-12/29/24	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	01/01/25-01/31/25	7.75%	7.75%

<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> of December 2024.



# TEXAS CREDIT LETTER

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

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Volume 44, Number 26, December 25, 2024

ISSN 0738-6877

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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	12/30/24-01/05/25	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.

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