



TEXAS CREDIT LETTER

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

Volume 44, Number 27, January 01, 2025

ISSN 0738-6877

NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003 and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/06/25-01/12/25	18.00%	18.00%

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

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

Issued in Austin, Texas this the 1st of January 2025.



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Volume 44, Number 28, January 8, 2025

ISSN 0738-6877

NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, 303.005, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/13/25-01/19/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	01/01/25-01/31/25	N/A	18.00%

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

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

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

Issued in Austin, Texas this the 8th of January 2025.



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

Volume 44, Number 29, January 15, 2025

ISSN 0738-6877

NOTICE OF RATE CEILINGS

The Consumer Credit Commissioner of Texas has ascertained the following rate ceilings by use of the formulas and methods described in Sections 303.003, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/20/25-01/26/25	18.00%	18.00%

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

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

Issued in Austin, Texas this the 15th of January 2025.