



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 ⁽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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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)

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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 ⁽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.

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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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/27/25-02/02/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	02/01/25-02/28/25	7.50%	7.50%

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

⁽²⁾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, 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	02/03/25-02/09/25	18.00%	18.00%

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

⁽²⁾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, 303.005, 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	02/10/25-02/16/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	02/01/25-02/28/25	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 5th of February 2025.