

TEXAS CREDIT LETTER

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

Volume 45, Number 2, July 9, 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, 303.008, and 303.009, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u> Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE

(Dates are Inclusive) 07/14/25-07/20/25

Effective Period

Consumer ⁽¹⁾ 18.00%

Commercial ⁽²⁾ 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 9th of July 2025.