



# TEXAS CREDIT LETTER

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

---

Volume 45, Number 3, July 16, 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, 303.009, 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	07/21/25-07/27/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	08/01/25-08/31/25	7.50%	7.50%

<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 16<sup>th</sup> of July 2025.