



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.



TEXAS CREDIT LETTER

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

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.



TEXAS CREDIT LETTER

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.



TEXAS CREDIT LETTER

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

Volume 44, Number 30, January 22, 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	01/27/25-02/02/25	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.

Issued in Austin, Texas this the 22nd of January 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 31, January 29, 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	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.

Issued in Austin, Texas this the 29th of January 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 32, February 5, 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	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.



TEXAS CREDIT LETTER

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

Volume 44, Number 33, February 12, 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</u> <u>(Dates are Inclusive)</u>	<u>Consumer ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/17/25-02/23/25	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 12th of February 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 34, February 19, 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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/24/25-03/02/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	03/01/25-03/31/25	7.50%	7.50%

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

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

Issued in Austin, Texas this the 19th day of February 2025.

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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.⁽³⁾

The amounts of brackets in TEX. FIN. CODE §342.201(a) are changed to \$2,700.00 and \$22,500.00, respectively.
The amounts of brackets in TEX. FIN. CODE §342.201(e) are changed to \$4,500.00, \$9,450.00, and \$22,500.00, respectively.
The ceiling amount in TEX. FIN. CODE §§342.251 and 342.259 are changed to \$900.00 and \$1,800.00, respectively.
The amounts of the brackets in TEX. FIN. CODE §345.055 are changed to \$4,500.00 and \$9,000.00, respectively.
The amount of the bracket in TEX. FIN. CODE §345.103 is changed to \$4,500.00.
The ceiling amount of TEX. FIN. CODE §371.158 is changed to \$22,500.00.
The amounts of the brackets in TEX. FIN. CODE §371.159 are changed to \$270.00, \$1,800.00, and \$2,700.00, respectively.

The above dollar amounts of the brackets and ceilings shall govern all applicable credit transactions and loans made on or after July 1, 2025, and extending through June 30, 2026.

⁽³⁾Computation method: The Reference Base Index (the Index for December 1967) = 101.6. The December 2024 Index = 920.618. The percentage of change is 906%. This equates to an increase of 900% after disregarding the percentage of change in excess of multiples of 10%.

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ADJUSTMENTS TO MAXIMUM FEE AMOUNTS

TEX. FIN. CODE §394.210 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 \$140.00.

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 \$70.00.

The amount of the debt settlement setup fee in TEX. FIN. CODE §394.210(g)(1) is adjusted to \$559.00.

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 \$70.00.

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 \$140.00.

The amount of the fee for dishonored payment in TEX. FIN. CODE §394.210(n) remains \$30.00.

Note: These calculations are based on comparing the reference base index for December 2011 (225.672) to the index for December 2024 (315.605). The percentage change is a 35.8512% increase, rounded to the nearest dollar.

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ADJUSTMENTS TO MAXIMUM FEE AMOUNTS

The Consumer Credit Commissioner of Texas has ascertained the following maximum administrative fee and acquisition charge by use of the formula and method described in 7 Texas Administrative Code §83.503(1)(C) and §83.605(b)(3).

The amount of the administrative fee in TEX. FIN. CODE §342.201(g) remains \$125.00.

The amount of the acquisition charge in TEX. FIN. CODE §342.252(b) remains \$125.00.

Note: These calculations are based on comparing the reference base index for December 2023 (895.777) to the index for December 2024 (920.618) of the Consumer Price Index for Urban Wage Earners and Clerical Workers: U.S. City Average, All Items, 1967=100. The percentage change represents a 2.7731% increase, which is rounded to the nearest whole percent as 3.0%. The result is then adjusted to the next lower multiple of \$5.00.



TEXAS CREDIT LETTER

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

Volume 44, Number 35, February 26, 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	03/03/25-03/09/25	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 26th of February 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 36, March 5, 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>	<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	03/10/25-03/16/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	03/01/25-03/31/25	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	04/01/25-06/30/25	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾	04/01/25-03/31/26	18.00%	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)

⁽⁴⁾Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 5th of March 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 37, March 12, 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	03/17/25-03/23/25	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 12th of March 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 38, March 19, 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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/24/25-03/30/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	04/01/25-04/30/25	7.50%	7.50%

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

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

Issued in Austin, Texas this the 19th of March 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 39, March 26, 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	03/31/25-04/06/25	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 26th of March 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 40, April 2, 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	04/07/25-04/13/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	04/01/25-04/30/25	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 2nd of April 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 41, April 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 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	04/14/25-04/20/25	18.00%	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 9th of April 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 42, April 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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/21/25-04/27/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	05/01/25-05/31/25	7.50%	7.50%

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

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

Issued in Austin, Texas this the 16th of April 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 43, April 23, 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	04/28/25-05/04/25	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 23rd of April 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 44, April 30, 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	05/05/25-05/11/25	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 30th of April 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 45, May 7, 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	05/12/25-05/18/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	05/01/25-05/31/25	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 7th of May 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 46, May 14, 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	05/19/25-05/25/25	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 14th of May 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 47, May 21, 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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/26/25-06/01/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	06/01/25-06/30/25	7.50%	7.50%

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

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

Issued in Austin, Texas this the 21st of May 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 48, May 28, 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	06/02/25-06/08/25	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 28th of May 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 49, June 4, 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>	<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	06/09/25-06/15/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	06/01/25-06/30/25	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	07/01/25-09/30/25	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾	07/01/25-06/30/26	18.00%	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)

⁽⁴⁾Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 4th of June 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 50, June 11, 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	06/16/25-06/22/25	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 11th of June 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 51, June 18, 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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/23/25-06/29/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	07/01/25-07/31/25	7.50%	7.50%

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

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

Issued in Austin, Texas this the 18th of June 2025.



TEXAS CREDIT LETTER

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

Volume 44, Number 52, June 25, 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	06/30/25-07/06/25	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 25th of June 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 1, July 2, 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>	<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	07/07/25-07/13/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	07/01/25-07/31/25	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 2nd of July 2025.



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>	<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	07/14/25-07/20/25	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 9th of July 2025.



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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</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%

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

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

Issued in Austin, Texas this the 16th of July 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 4, July 23, 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	07/28/25-08/03/25	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 23rd of July 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 5, July 30, 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	08/04/25-08/10/25	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 30th of July 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 6, August 6, 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>	<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	08/11/25-08/17/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	08/01/25-08/31/25	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 6th of August 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 7, August 13, 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	08/18/25-08/24/25	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 13th of August 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 8, August 20, 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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/25/25-08/31/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	09/01/25-09/30/25	7.50%	7.50%

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

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

Issued in Austin, Texas this the 20th of August 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 9, August 27, 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	09/01/25-09/07/25	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 27th of August 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 10, September 3, 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>	<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	09/08/25-09/14/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE ⁽³⁾	09/01/25-09/30/25	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	10/01/25-12/31/25	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE ⁽⁴⁾	10/01/25-09/30/26	18.00%	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)

⁽⁴⁾Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 3rd of September 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 11, September 10, 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	09/15/25-09/21/25	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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Issued in Austin, Texas this the 10th of September 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 12, September 17, 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 ⁽¹⁾</u>	<u>Commercial ⁽²⁾</u>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/22/25-09/28/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	10/01/25-10/31/25	7.50%	7.50%

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

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

Issued in Austin, Texas this the 17th of September 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 13, September 24, 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	09/29/25-10/05/25	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 24th of September 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 14, October 1, 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>	<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	10/06/25-10/12/25	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, Tex. Fin. Code ⁽³⁾	10/01/25-10/31/25	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 1st of October 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 15, October 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 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	10/13/25-10/19/25	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 8th of October 2025.



TEXAS CREDIT LETTER

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

Volume 45, Number 16, October 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, 303.009, and 304.003, 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	10/20/25-10/26/25	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	11/01/25-11/30/25	7.25%	7.25%

⁽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 October 2025.