



# 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, 303.005, 303.008, 303.009, 304.003, and 346.101, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period (Dates are Inclusive)</u>	<u>Consumer <sup>(1)</sup>/Agricultural/ Commercial<sup>(2)</sup> thru \$250,000</u>	<u>Commercial <sup>(2)</sup> over \$250,000</u>
Weekly Rate - Sec. 303.003 and 303.009, TEX. FIN. CODE	12/03/12-12/09/12	18.00%	18.00%
Monthly Rate - Sec. 303.005, TEX. FIN. CODE <sup>(3)</sup>	11/01/12-11/30/12	18.00%	18.00%
Standard Quarterly Rate - Sec. 303.008, TEX. FIN. CODE	01/01/13-03/31/13	18.00%	18.00%
Retail Credit Card Quarterly Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	01/01/13-03/31/13	18.00%	N.A.
Lender Credit Card Quarterly Rate - Sec. 346.101, TEX. FIN. CODE <sup>(1)</sup>	01/01/13-03/31/13	18.00%	N.A.
Standard Annual Rate - Sec. 303.008, TEX. FIN. CODE <sup>(4)</sup>	01/01/13-03/31/13	18.00%	18.00%
Retail Credit Card Annual Rate - Sec. 303.009, TEX. FIN. CODE <sup>(1)</sup>	01/01/13-03/31/13	18.00%	N.A.
Judgment Rate - Sec. 304.003, TEX. FIN. CODE	12/01/12-12/31/12	5.00%	5.00%

<sup>(1)</sup>Credit for personal, family, or household use. <sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose. <sup>(3)</sup>For variable rate commercial transactions only. <sup>(4)</sup>Only for open-end credit as defined in Sec. 301.002(14), TEX. FIN. CODE.

Issued in Austin, Texas this the 26th day of November 2012.