

Lender Credit Card Quarterly Rate Ceilings

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TEX. FIN. CODE §346.101

Effective Period 2018	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2017	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2016	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2015	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2014	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2013	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2012	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2011	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2010	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2019	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2008	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2007	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2006	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2005	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2004	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2003	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2002	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2001	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 2000	Consumer / Agricultural / Commercial thru \$250,000
January – December	18.00%

Effective Period 1999	Consumer / Agricultural / Commercial thru \$250,000
January – September	14.00%
October – December	18.00%

Effective Period 1998	Consumer / Agricultural / Commercial thru \$250,000
January – December	14.00%

Effective Period 1997	Consumer / Agricultural / Commercial thru \$250,000
September – December	14.00%

<p>Lender Credit Card Quarterly Rate Ceilings TEX. REV. CIV. STAT. ART. 5069-15.02(d)</p>
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Effective Period 1997	Consumer / Agricultural / Commercial thru \$250,000
January – August	14.00%

Effective Period 1996	Consumer / Agricultural / Commercial thru \$250,000
January – December	14.00%

Effective Period 1995	Consumer / Agricultural / Commercial thru \$250,000
January – December	14.00%

Effective Period 1994	Consumer / Agricultural / Commercial thru \$250,000
January – December	14.00%

Effective Period 1993	Consumer / Agricultural / Commercial thru \$250,000
January – December	14.00%

Effective Period 1992	Consumer / Agricultural / Commercial thru \$250,000
January – December	14.00%

Effective Period 1991	Consumer / Agricultural / Commercial thru \$250,000
January – March	14.37%
April - December	14.00%

Effective Period 1990	Consumer / Agricultural / Commercial thru \$250,000
January – March	15.19%
April – June	15.13%
July – September	15.62%
October – December	15.02%

Effective Period 1989	Consumer / Agricultural / Commercial thru \$250,000
January – March	15.17%
April – June	16.81%
July – September	17.31%
October – December	15.52%

Effective Period 1988	Consumer / Agricultural / Commercial thru \$250,000
January – September	14.00%
October – December	14.13%

Effective Period 1987	Consumer / Agricultural / Commercial thru \$250,000
January – December	14.00%

Effective Period 1986	Consumer / Agricultural / Commercial thru \$250,000
January – March	14.58%
April – June	14.17%
July – December	14.00%

Effective Period 1985	Consumer / Agricultural / Commercial thru \$250,000
January – March	19.60%
April – June	18.00%
July – September	16.50%
October – December	14.46%

Effective Period 1984	Consumer / Agricultural / Commercial thru \$250,000
January – March	17.92%
April – June	18.27%
July – September	19.90%
October – December	21.19%

Effective Period 1983	Consumer / Agricultural / Commercial thru \$250,000
July – September	16.69%
October – December	18.52%