

## Retail Credit Card Quarterly Rate Ceilings

<b>Retail Credit Card Quarterly Rate Ceilings</b> <b>TEX. FIN. CODE §303.009</b>	
<b>Effective Period</b> <b>2018</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2017</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2016</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2015</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2014</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2013</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2012</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2011</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%
<b>Effective Period</b> <b>2010</b>	<b>Consumer / Agricultural /</b> <b>Commercial thru \$250,000</b>
January – December	18.00%

<b>Effective Period 2009</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – December	18.00%

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

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

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

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

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

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

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

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

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

<b>Effective Period 1999</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
September – December	18.00%

**Retail Credit Card Quarterly Rate Ceilings  
TEX. REV. CIV. STAT. ART. 5069-1D.009**

<b>Effective Period 1999</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – August	18.00%

<b>Effective Period 1998</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – December	18.00%

<b>Effective Period 1997</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
September – December	18.00%

**Retail Credit Card Quarterly Rate Ceilings  
TEX. REV. CIV. STAT. ART. 5069-1.11**

<b>Effective Period 1997</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – August	18.00%

<b>Effective Period 1996</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – December	18.00%

<b>Effective Period 1995</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – December	18.00%

<b>Effective Period 1994</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – December	18.00%

<b>Effective Period 1993</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1992</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1991</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1990</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1989</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1988</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1987</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1986</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – December	18.00%
--------------------	--------

<b>Effective Period 1985</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
----------------------------------	--

January – March	19.60%
-----------------	--------

April – December	18.00%
------------------	--------

<b>Effective Period 1984</b>	<b>Consumer / Agricultural / Commercial thru \$250,000/</b>
January – March	18.00%
April – June	18.27%
July – September	19.90%
October – December	21.00%
<b>Effective Period 1983</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
July – September	18.00%
October – December	18.52%