

## Lender Credit Card Quarterly Rate Ceilings

<b>Lender Credit Card Quarterly Rate Ceilings</b> <b>TEX. FIN. CODE §346.101</b>
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<b>Effective Period 2016</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – August	18.00%

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

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

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

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

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

<b>Effective Period 2010</b>	<b>Consumer / Agricultural / 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>
January – September	14.00%
October – December	18.00%

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

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

**Lender Credit Card Quarterly Rate Ceilings**  
**TEX. REV. CIV. STAT. ART. 5069-15.02(d)**

<b>Effective Period 1997</b>	<b>Consumer / Agricultural / Commercial thru \$250,000</b>
January – August	14.00%

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

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

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

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

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

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

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

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

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

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

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

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

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

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