



# 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, 303.009, and 304.003, TEX. FIN. CODE.

<u>Types of Rate Ceilings</u>	<u>Effective Period</u> <u>(Dates are Inclusive)</u>	<u>Consumer</u> <sup>(1)</sup>	<u>Commercial</u> <sup>(2)</sup>
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/26/26-02/01/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	02/01/26-02/28/26	6.75%	6.75%

<sup>(1)</sup>Credit for personal, family, or household use.

<sup>(2)</sup>Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 21<sup>st</sup> of January 2026.