TEXAS CREDIT LETTER

Published Weekly by the Texas Office of Consumer Credit Commissioner • 2601 N Lamar Blvd • Austin, TX 78705-4207

Volume 45, Number 28, January 7, 2026 ISSN 0738-6877

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, and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/12/26-01/18/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE[3]	01/01/26-01/31/26	N/A	18.00%

(1)Credit for personal, family, or household use.
(2)Credit for business, commercial, investment, or other similar purpose.
(3)Only for variable rate commercial transactions, as provided by §303.004(a)

Issued in Austin, Texas this the 7th of January 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	01/19/26-01/25/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 14th of January 2026.

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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
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%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 21st of January 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/02/26-02/08/26	18.00%	18.00%

(1)Credit for personal, family, or household use.
(2)Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 28th of January 2026.

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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [(1)]	Commercial [(2)]
Weekly Ceiling - Sec. 303.003 and 303.009, Tex. Fin. Code	02/09/26-02/15/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, Tex. Fin. Code[(3)]	02/01/26-02/28/26	N/A	18.00%

[(1)]Credit for personal, family, or household use.
[(2)]Credit for business, commercial, investment, or other similar purpose.
[(3)]Only for variable rate commercial transactions, as provided by §303.004(a)

Issued in Austin, Texas this the 4th day of February 2026.

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NOTICE OF RATE BRACKET ADJUSTMENT

The Consumer Credit Commissioner of Texas has ascertained the following brackets and ceilings by use of the formula and method described in TEX. FIN. CODE §341.203.[(3)]

The amounts of brackets in TEX. FIN. CODE §342.201(a) are changed to $2,760.00 and $23,000.00, respectively.
The amounts of brackets in TEX. FIN. CODE §342.201(e) are changed to $4,600.00, $9,660.00, and $23,000.00, respectively.
The ceiling amount in TEX. FIN. CODE §§342.251 and 342.259 are changed to $920.00 and $1,840.00, respectively.
The amounts of the brackets in TEX. FIN. CODE §345.055 are changed to $4,600.00 and $9,200.00, respectively.
The amount of the bracket in TEX. FIN. CODE §345.103 is changed to $4,600.00.
The ceiling amount of TEX. FIN. CODE §371.158 is changed to $23,000.00.
The amounts of the brackets in TEX. FIN. CODE §371.159 are changed to $276.00, $1,840.00, and $2,760.00, respectively.

[(3)]Computation method: As required by Texas Finance Code §341.203, the December 2025 CPI (944.287) is divided by the December 1967 base index (101.6), yielding a ratio of approximately 9.29 and a corresponding 929 percent change. The statute requires this amount to be rounded down to the nearest lower multiple of 10 percent; accordingly, the applied increase is 920 percent..

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ADJUSTMENTS TO MAXIMUM FEE AMOUNTS

TEX. FIN. CODE §394.210 lists maximum fee amounts for debt management and debt settlement providers. Under Section 394.2101, the OCCC publishes adjustments to these amounts based on the Consumer Price Index for All Urban Consumers (1982-84).

The amount of the debt management setup fee in TEX. FIN. CODE §394.210(f)(1) is adjusted to $144.00.
The amount of the debt management monthly service fee in TEX. FIN. CODE §394.210(f)(2) is adjusted to the lesser of $14.00 per account or $72.00.
The amount of the debt settlement setup fee in TEX. FIN. CODE §394.210(g)(1) is adjusted to $574.00.
The amount of the debt settlement monthly service fee in TEX. FIN. CODE §394.210(g)(2) is adjusted to the lesser of $14.00 per account or $72.00.
The amount of the counseling or education if no debt management or settlement service provided fee in TEX. FIN. CODE §394.210(l) is adjusted to $144.00.
The amount of the fee for dishonored payment in TEX. FIN. CODE §394.210(n) remains $30.00.

Note: These calculations are based on comparing the reference base index for December 2011 (225.672) to the index for December 2025 (324.000). The percentage change is a 43.5712% increase, rounded to the nearest dollar.

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ADJUSTMENTS TO MAXIMUM FEE AMOUNTS

The Consumer Credit Commissioner of Texas has ascertained the following maximum administrative fee and acquisition charge by use of the formula and method described in 7 Texas Administrative Code §83.503(1)(C) and §83.605(b)(3).

The amount of the administrative fee in TEX. FIN. CODE §342.201(g) is changed to $130.00.
The amount of the acquisition charge in TEX. FIN. CODE §342.252(b) is changed to $130.00.

Note: These calculations are based on comparing the reference base index for December 2023 (895.777) to the index for December 2025 (944.287) of the Consumer Price Index for Urban Wage Earners and Clerical Workers: U.S. City Average, All Items, 1967=100. The percentage change represents a 5.4154% increase, which is rounded to the nearest whole percent as 5.0%. The result is then adjusted to the next lower multiple of $5.00.

The above dollar amounts of the brackets and ceilings shall govern all applicable credit transactions and loans made on or after July 1, 2026, and extending through June 30, 2027.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/16/26-02/22/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 11th of February 2026.

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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	02/23/26-03/01/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	03/01/26-03/31/26	6.75%	6.75%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 18th of February 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/02/26-03/08/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 25th of February 2026.

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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/09/26-03/15/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE[3]	03/01/26-03/31/26	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	04/01/26-06/30/26	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE[4]	04/01/26-03/31/27	18.00%	18.00%

(1)Credit for personal, family, or household use.
(2)Credit for business, commercial, investment, or other similar purpose.
(3)Only for variable rate commercial transactions, as provided by §303.004(a)
(4)Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 4th of March 2026.

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 and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/16/26-03/22/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 11th of March 2026.

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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [(1)]	Commercial [(2)]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/23/26-03/29/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	04/01/26-04/30/26	6.75%	6.75%

[(1)]Credit for personal, family, or household use.
[(2)]Credit for business, commercial, investment, or other similar purpose.

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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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer (1)	Commercial (2)
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	03/30/26-04/05/26	18.00%	18.00%

(1)Credit for personal, family, or household use.
(2)Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 25th of March 2026.

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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/06/26-04/12/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE[3]	04/01/26-04/30/26	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE	04/01/26-06/30/26	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, TEX. FIN. CODE[4]	04/01/26-03/31/27	18.00%	18.00%

(1)Credit for personal, family, or household use.
(2)Credit for business, commercial, investment, or other similar purpose.
(3)Only for variable rate commercial transactions, as provided by §303.004(a)
(4)Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 1st of April 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/13/26-04/19/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 8th of April 2026.

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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer (1)	Commercial (2)
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/20/26-04/26/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	05/01/26-05/31/26	6.75%	6.75%

(1)Credit for personal, family, or household use.
(2)Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 15th of April 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer (1)	Commercial (2)
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	04/27/26-05/03/26	18.00%	18.00%

(1) Credit for personal, family, or household use.
(2) Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 22nd of April 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/04/26-05/10/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 29th of April 2026.

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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/11/26-05/17/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE[3]	05/01/26-05/31/26	N/A	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.
[3]Only for variable rate commercial transactions, as provided by §303.004(a)

Issued in Austin, Texas this the 6th of May 2026.

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 and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/18/26-05/24/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.
[3]Only for variable rate commercial transactions, as provided by §303.004(a)

Issued in Austin, Texas this the 13th of May 2026.

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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	05/25/26-05/31/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	06/01/26-06/30/26	6.75%	6.75%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 20th of May 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/01/26-06/07/26	18.00%	18.00%

[1] Credit for personal, family, or household use.
[2] Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 27th of May 2026.

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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/08/26-06/14/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE[3]	06/01/26-06/30/26	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, Tex. Fin. Code	07/01/26-09/30/26	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, Tex. Fin. Code(4)	07/01/26-06/30/27	18.00%	18.00%

[1] Credit for personal, family, or household use.
[2] Credit for business, commercial, investment, or other similar purpose.
[3] Only for variable rate commercial transactions, as provided by §303.004(a)
[4] Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 3th of June 2026.

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 and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [(1)]	Commercial [(2)]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/15/26-06/21/26	18.00%	18.00%

[(1)]Credit for personal, family, or household use.
[(2)]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 10th of June 2026.

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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/22/26-06/28/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	07/01/26-07/31/26	6.75%	6.75%

[1] Credit for personal, family, or household use.
[2] Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 17th of June 2026.

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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	06/29/26-07/05/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 24th of June 2026.

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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/06/26-07/12/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE[3]	07/01/26-07/31/26	N/A	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.
[3]Only for variable rate commercial transactions, as provided by §303.004(a)

Issued in Austin, Texas this the 1st of July 2026.

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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 and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [(1)]	Commercial [(2)]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/13/26-07/19/26	18.00%	18.00%

[(1)]Credit for personal, family, or household use.
[(2)]Credit for business, commercial, investment, or other similar purpose.

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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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/20/26-07/26/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	08/01/26-08/31/26	6.75%	6.75%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

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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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	07/27/26-08/02/26	18.00%	18.00%

[1] Credit for personal, family, or household use.
[2] Credit for business, commercial, investment, or other similar purpose.

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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 and 303.009, TEX. FIN. CODE.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [(1)]	Commercial [(2)]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/03/26-08/09/26	18.00%	18.00%

[(1)]Credit for personal, family, or household use.
[(2)]Credit for business, commercial, investment, or other similar purpose.

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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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer (1)	Commercial (2)
Weekly Ceiling - Sec. 303.003 and 303.009, Tex. Fin. Code	08/10/26-08/16/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, Tex. Fin. Code(3)	08/01/26-08/31/26	N/A	18.00%

(1)Credit for personal, family, or household use.
(2)Credit for business, commercial, investment, or other similar purpose.
(3)Only for variable rate commercial transactions, as provided by §303.004(a)

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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 and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/17/26-08/23/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

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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.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer (1)	Commercial (2)
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/24/26-08/30/26	18.00%	18.00%
Postjudgment Interest Rate - Sec. 304.003, TEX. FIN. CODE	09/01/26-09/30/26	6.75%	6.75%

(1) Credit for personal, family, or household use.
(2) Credit for business, commercial, investment, or other similar purpose.

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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 and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	08/31/26-09/06/26	18.00%	18.00%

[1] Credit for personal, family, or household use.
[2] Credit for business, commercial, investment, or other similar purpose.

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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, and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/07/26-09/13/26	18.00%	18.00%
Monthly Ceiling - Sec. 303.005 and 303.009, TEX. FIN. CODE[3]	09/01/26-09/30/26	N/A	18.00%
Quarterly Ceiling - Sec. 303.008 and 303.009, Tex. Fin. Code	10/01/26-12/31/26	18.00%	18.00%
Annualized Ceiling - Sec. 303.008 and 303.009, Tex. Fin. Code(4)	10/01/26-09/30/27	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.
[3]Only for variable rate commercial transactions, as provided by §303.004(a)
[4]Only for open-end credit as defined in §301.002(14), as provided by §303.007.

Issued in Austin, Texas this the 2nd of September 2026.

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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 and 303.009, Tex. Fin. Code.

Types of Rate Ceilings	Effective Period (Dates are Inclusive)	Consumer [1]	Commercial [2]
Weekly Ceiling - Sec. 303.003 and 303.009, TEX. FIN. CODE	09/14/26-09/20/26	18.00%	18.00%

[1]Credit for personal, family, or household use.
[2]Credit for business, commercial, investment, or other similar purpose.

Issued in Austin, Texas this the 9th of September 2026.