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GOVERNOR

GAVIN M. GEE
DIRECTOR

STATE OF IDAHO
DEPARTMENT OF FINANCE

DUE NO LATER THAN 03/15/2016
www.finance.idaho.gov

Idaho
Collection Agency
2016 Annual
Reporting
Requirements
LICENSED
COMPANIES IN NMLS

INSTRUCTIONS FOR COMPLETION OF THE ANNUAL REPORTING REQUIREMENTS

This is NOT to be completed by licensees that need to file A FULL RENEWAL PAPER package. This Annual Reporting Package applies ONLY to companies with an "Approved" license and completed license record in the NMLS.

- LICENSE NUMBERS are available on: (i) the Department's website at www.finance.idaho.gov, (ii) on NMLS Consumer Access, and (iii) on your NMLS company record.
- PROVIDE A COMPLETE ANNUAL/QUARTERLY NOTIFICATION OF AGENTS/COLLECTORS FORM, AND A CHECK FOR FEES, FOR ALL ACTIVE COLLECTORS/AGENTS, INCLUDING THE RESPONSIBLE PERSON IN CHARGE (RPIC). Inactive or terminated agents are to be reported but no fees for this category are required. You may download the excel spreadsheet from our website at www.finance.idaho.gov. Open up the excel spreadsheet and save it to your system, then reopen the spreadsheet to make all entries. Follow the "Annual Report Instructions." The form must remain in 8½ x 11 landscape format and the font must remain at a minimum size of 10 point. Report content must be current as of February 15 or later and must be filed by no later than March 15. Reports filed with earlier dated content will be required to be supplemented with additional information.

OR

- FILE THE QUARTERLY AND ANNUAL AGENT REPORTS ONLINE WITH ACCESS IDAHO. Access Idaho and the Department of Finance partnered to offer collection agency applicants and licensees an online filing and record maintenance system for their company agent filings. The free, voluntary option allows companies to enter new agents, manage existing agents and rosters, track late or missing filings and even pay for their quarterly agent additions or annual renewal agent fees by e-check or credit card. The cost of the design and maintenance of the system is covered by the department. Licensees only incur the cost of the convenience fee associated with their chosen payment method which includes electronic checks and certain credit cards. This option applies to both "paper" license filers and those that maintain their licenses in the NMLS. Reports may be filed up to 30 days prior to the due date of March 15, 2016 and you can amend and view your current and inactive agents at any time and from anywhere you have internet access. You can still access a demonstration of the process by clicking on this [LINK](#). Questions may be directed to collections@finance.idaho.gov or by calling 208-332-8002.

Agent/Collector Annual Notification Reports not completed, filed and with payment made by March 15, 2016, may subject the licensee to a reportable administrative action.

- The Annual Report of Activity, Surety Bond Calculation and Annual Notification of Agent Forms MUST BE POSTMARKED BY **NO LATER THAN MARCH 15, 2016**. We strongly recommend filing by no later than February 15, 2016, to allow sufficient time for processing and notification to you of any deficiency items required to be cleared or completed prior to March 15, 2016.
- SUBMISSIONS THAT ARE POSTMARKED OR OTHERWISE DATE-STAMPED AFTER MARCH 15, 2016 may subject the company to a formal Letter of Warning that could lead to a late filing fee or reportable enforcement action.
- **Make Sure to Send the Following With the Annual Reporting Package:**
 - Annual Notification of Agent Form signed/dated OR completion of Annual Notification Report Filing submitted through Access Idaho**
 - \$20 per active Agent/Collector/RPIC fee (only if report filed by paper);**
 - Annual Report of Activity Form;**
 - Surety Bond Calculation Form.**

Regular Mail:
Department of Finance
Consumer Finance Bureau
P O Box 83720
Boise ID 83720-0031

Overnight Mail:
Department of Finance
Consumer Finance Bureau
800 Park Blvd., Suite 200
Boise ID 83712

<http://finance.idaho.gov>
Phone: 208-332-8002, Option 4
Fax: 208-332-8096
Email: collections@finance.idaho.gov



Idaho Collection Agency Annual Report of Activity 2015

To be completed by ALL Licensees

Due By March 15, 2016

Complete the following information as it applies to the licensee's business activities conducted in 2015. If the information requested does not apply to the licensee's 2015 business activities, insert "NA" or "0" but do not leave blank.

Company Name _____

Home/Main Office

License # _____

(All licensees)

NMLS ID # _____

(If licensee maintains the Collection Agency license records on NMLS)

1. TOTAL COLLECTION ACTIVITIES IN 2015

Gross Collections

\$\$\$ Dollar Amount \$\$\$
\$ _____

Number of Debtor Accounts##

Gross Fees Received

\$ _____

_____ NA _____

Number of creditor clients for which collection services are performed

\$ _____ NA _____

Idaho Collections

\$ _____

Fees Received from Idaho Debtors

\$ _____

_____ NA _____

2. IDAHO ACTIVITY

a. Number of Idaho creditor clients for which collections services are performed

Number of Accounts##

b. Number of Idaho debtor clients contracted for credit repair services

c. Number of Idaho debtor clients contracted for debt or credit counseling services

d. Number of Idaho debtor clients **contracted** for debt settlement services

e. Number of Idaho consumer accounts **settled** through debt settlement

f. Number of charged-off accounts or other delinquent debt accounts purchased by licensee involving Idaho debtors

g. Number of payday loans collected upon involving Idaho debtors

Certification of an owner, officer, director, partner or member: I HEREBY CERTIFY that the statements contained in this report or any attachments are true and correct, and represent the collection related activity of the above-named licensee for the period January 1, 2015 through December 31, 2015.

Signature: _____ Phone: _____

Printed Name: _____ Email: _____

Title: _____ Date: _____



2016 COLLECTION AGENCY LICENSEE SURETY BOND CALCULATION
Must be Filed by March 15, 2016

Complete either Section A or Section B based on your license type
Pertains to Idaho activity only

Complete all information—do NOT leave any space blank or default to maximum coverage. Attach surety bond rider, if applicable, to this form filing.

Section 1: Applies only to Collection Agencies with a license number prefix of "CCA"

A. Calculate any change in bond amount required pursuant to § 26-2232 or § 26-2232A

- 1) Total gross payments to agency during preceding year 2015 _____
(Pertains to Idaho activity only)
- 2) Subtract fees earned (pertains to Idaho activity only) _____
- 3) Equals TOTAL NET COLLECTIONS _____
- 4) Divide total net collections by 6 _____
- 5) Round to the next highest \$1,000 _____ ^^
(minimum \$15,000 - maximum \$100,000)

^^This is your new required surety bond amount. Provide a fully executed bond rider for any changes.

OR

Section 2: Applies to licensees with a license number prefix of "CDC", "CDB", "CDS" or "CCR"

B. Calculate any change in bond amount required pursuant to § 26-2232A

- 1) Total moneys *accepted, received* **or** *held for another party* during 2015 _____
(Pertains to Idaho activity only)
- 2) Divide by 6 _____
- 3) Round to the next highest \$1,000 _____ ^^
(minimum \$15,000 - maximum \$100,000)*

^^This is your new required surety bond amount. Provide a fully executed bond rider for any changes.

Certification of an owner, officer, director, partner or member: I HEREBY CERTIFY that the statements contained in this report or any attachments are true and correct, and represent the collection related activity of the above-named licensee for the period January 1, 2015 through December 31, 2015.

Licensed Company Name: _____ License #: _____

Signature: _____ NMLS #: _____

Printed Name: _____ Title: _____

Phone: _____ Email: _____ Date: _____