

The Idaho  
Department of  
Finance is divided  
into three  
major Bureaus.

Securities Bureau  
Consumer Finance Bureau  
Financial Institutions Bureau



If you are a victim of fraud or financial abuse that involves possible violations of the laws and rules administered by the Department, you may submit a written complaint, together with supporting documentation, to the Department.

The Department's complaint form may be found on its website at <http://finance.idaho.gov>. For questions, give us a call at 208-332-8000 or 888-346-3378 (Idaho toll free).

Or come visit us online! Our website is a valuable resource for financial education and information



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IDAHO  
DEPARTMENT OF  
FINANCE

WHAT WE DO!!!



## The Securities Bureau

**The Securities Bureau** administers and enforces several consumer and business protection statutes. In connection with the State of Idaho's Uniform Securities Act (2004) and the Idaho Commodity Code, the Bureau regulates the securities industry – the sale of investment securities (e.g. stocks and bonds) and those individuals and entities (e.g. stockbrokers, investment advisers, and companies raising capital) that offer investment opportunities to the public.

## The Consumer Finance Bureau

**The Consumer Finance Bureau** is the regulatory and licensing authority for mortgage lenders, brokers, and loan originators, collection agencies, credit/debt counselors, credit repair organizations, debt buyers, consumer lenders, payday



lenders, and title lenders. The goal of the Bureau is to assure the availability and quality of consumer finance services, and fair debt collection practices.

## The Financial Institutions Bureau

**The Financial Institutions Bureau** regulates, supervises and examines state-chartered commercial banks, savings banks, credit unions, bank holding companies, trust companies and business and industrial development corporations.

## Red Flags of Fraud

- “Hot tips”
- Buy now before it’s too late!
- Upfront loan fees
- Off shore deals
- Risk free deals
- Guaranteed deals
- Unreasonable returns
- Claims of “our company does not require licensure in Idaho”
- Demands for immediate payment of debt
- Threats of jail or arrest if debts are not paid immediately

## Check Out Your Financial Professional

- Stock brokerage firms and agents: [www.finra.org/investors](http://www.finra.org/investors) and go to Broker Check
- Consumer lenders, collection agencies and mortgage lender / brokers:

Department of Finance Homepage: <http://finance.idaho.gov> and go to “Search for Approved Licensees and Registrants”