

STATE OF IDAHO
DEPARTMENT OF FINANCE
DUE NO LATER THAN 03/15/2020

Idaho
Collection Agency
Full Paper Renewal
2020

INSTRUCTIONS FOR COMPLETION OF THE MARCH 15, 2020, PAPER RENEWAL PROCESS

This renewal package is ONLY to be completed by licensees that Do NOT have an "Approved" license on NMLS.

FILE QUARTERLY AND ANNUAL AGENT REPORTS VIA ONE OF THE FOLLOWING OPTIONS:

Option 1: FILE THE QUARTERLY AND ANNUAL AGENT REPORTS ONLINE WITH ACCESS IDAHO (**required if reporting 100 + agents**). Access Idaho and the Department of Finance offer a free online filing and record maintenance system for agent filings. This 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. Licensees only incur the cost of any convenience fee associated with their chosen payment method. Reports may be filed up to 30 days prior to the due date of March 15, 2020, and you can amend and view your current and inactive agents at any time and from anywhere you have internet access. You can access a demonstration of the process by clicking on this [LINK](#). Questions may be directed to the Department at: collections@finance.idaho.gov or by calling 208-332-8002.

Option 2: PROVIDE A COMPLETE ANNUAL/QUARTERLY NOTIFICATION OF AGENTS/COLLECTORS FORM FOR ALL ACTIVE COLLECTORS/AGENTS, INCLUDING THE RESPONSIBLE PERSON IN CHARGE (RPIC). 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 no later than March 15. Reports filed with earlier dated content will be required to be supplemented. Companies reporting 100 + agents must file through Access Idaho (see below).

Agent/Collector Annual Notification Reports not completed, filed and with payment made by March 15, 2020, may subject the licensee to a reportable administrative action.

RENEWAL FORMS, REQUIRED DOCUMENTS, AND PAYMENT MUST BE POSTMARKED BY NO LATER THAN MARCH 15, 2020.

Priority treatment and a guaranteed review prior to license expiration will be given to those renewal applications filed by no later than February 15, 2020. This will allow time for processing and notification to you of deficiency items, if any, required to be cleared or completed prior to March 15, 2020. **Submissions that are postmarked or date-stamped as delivered after March 15, 2020, will not be accepted and your license will expire by operation of law. Conducting licensable activities under the Act without a current license carries civil and criminal penalties. Licensees must have a current Idaho Secretary of State (IDSOS) business filing. Licensees may verify their business filing status by visiting the IDSOS website at: www.sos.idaho.gov. Note, a filing with IDSOS is NOT a substitute for license renewal filing with the Department.**

Make Sure to Send the Following with the License Renewal Package Submission:

- Completed Renewal Application Form—signed and dated to include all forms/documents for any "Yes" response to questions 1-5;
- List of Active Office Locations form and any supporting documents due to RPIC changes made, if applicable;
- Annual Notification of Agent Form signed/dated OR completion of Annual Notification Report Filing submitted through Access Idaho (Option 1) OR alternative report filing via excel spreadsheet accompanied by \$20 per active Agent/Collector/RPIC fee (Option 2);
- Original surety bond, or a surety bond rider, if an increase in bond coverage is required;
- Annual Report of Activity Form;
- Current Management Chart and current Organization Structure Chart;
- \$100 Annual Renewal Fee and \$20 for each RPIC for each location (if one individual is an RPIC at multiple locations the fee is only paid once for that individual).

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

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

www.finance.idaho.gov
Phone: 208-332-8002, Option 4
Fax: 208-332-8099
Email: collections@finance.idaho.gov

**STATE OF IDAHO
DEPARTMENT OF FINANCE**

DUE ON OR BEFORE 03/15/2020
www.finance.idaho.gov

Collection Agency
Debt/Credit Counselor
Debt Buyer
Credit Repair
Debt Settlement
2020 Renewal

Entity Name: _____ d/b/a: _____

Main Physical Address: _____

City, State, Zip: _____

Mailing Address: _____

City, State, Zip: _____

Idaho Collection Agency License #: _____ Tax ID#/EIN: _____

Primary Contact Person: _____ Contact Email: _____

Contact Telephone: _____ Contact Fax: _____

RPIC/Responsible Person in Charge for Main Address Location (see item 4 below): _____

Complaint Contact Person: _____ Phone: _____

Complaint Contact Email: _____

1. Has the licensee's LEGAL name, d/b/a or address changed from what is reflected on the Department's website? ****IF YES, CONTACT THE DEPARTMENT FOR ADDITIONAL INSTRUCTIONS PRIOR TO FILING THE RENEWAL APPLICATION.***
2. Has the licensee opened or closed any branches that have contact with Idaho debtors and/or Idaho creditor clients, regardless of where located, since initial licensing or since the last license renewal, whichever is later? ****IF YES, COMPLETE A FORM CA3, A FORM CA2 AND RESUME FOR EACH DESIGNATED BRANCH RPIC AND BRANCH MANAGER THAT CONTAINS DETAILED JOB DESCRIPTIONS/DUTIES, AND INDICATE THE DATE THE BRANCH WAS OPENED (NEW APPLICATION). IF A BRANCH WAS CLOSED, COMPLETE A FORM CA 3, MARK AS "AMENDMENT" AND INDICATE THE DATE THE BRANCH WAS CLOSED (AMENDMENT).***
3. Have there been any changes to the licensee's or any agent's legal or regulatory background disclosures from Form CA1 Section 9 since initial licensing, agent registration, or since last license renewal, whichever is later? ****IF YES, PROVIDE A WRITTEN EXPLANATION OF THE CIRCUMSTANCES AND PROVIDE COPIES OF SUPPORTING DOCUMENTS.***
4. Has there been a change in the licensee's RPIC(s) during 2019? An RPIC is the designated person(s) required to demonstrate a minimum of three years' experience in each specific activity conducted by the licensee under the Act at Idaho licensed/registered locations. ****IF YES, PROVIDE A COMPLETED FORM CA2, A RÉSUMÉ WITH DETAILED JOB DESCRIPTIONS, AND LIST THE RPIC ON THE QUARTERLY NOTIFICATION OF COLLECTORS/AGENTS FORM.***
5. Have there been any changes in the licensee's control persons, such as owners, officers, directors, member/managers, partners, etc., since initial licensing or since the last license renewal, whichever is later? ****IF YES, PROVIDE A COMPLETED SCHEDULE C OF THE FORM CA1, A COMPLETED FORM CA2 FOR EACH INDIVIDUAL ADDED AND A NEW MANAGEMENT CHART FOR THE COMPANY.***

| YES* | NO |
|------|----|
| | |
| | |
| | |
| | |
| | |

6. Indicate the activities **conducted** by the licensee in 2019 (refer below for definitions if needed):

_____ Third Party Collection _____ Social Security Payee _____ Mortgage Loan Servicing _____ Credit Repair
_____ Debt Buyer (passive) _____ Debt Buyer (active) _____ Debt/Credit Counseling _____ Debt Settlement
_____ Collection on Payday Loan Debt

7. Indicate the activities **expected to be conducted** by the licensee in 2020:

_____ Third Party Collection _____ Social Security Payee _____ Mortgage Loan Servicing _____ Credit Repair
_____ Debt Buyer (passive) _____ Debt Buyer (active) _____ Debt/Credit Counseling _____ Debt Settlement
_____ Collection on Payday Loan Debt

Comments: _____

Definitions of activities identified in questions 6 and 7 above (may not be all-inclusive):

- ✓ **Third Party Collection**—collects monies due from a debtor for payment to an owed creditor/provider
- ✓ **Active Debt Buyer**---purchases defaulted debt and directly collects or sues in own name
- ✓ **Passive Debt Buyer**---purchases defaulted debt and outsources collection to an Idaho licensed collection agency
- ✓ **Social Security Payee**---has met qualifications with Social Security to be the receiver of another party's benefits while managing the debts and obligations for that third party
- ✓ **Credit Repair**---contracts with debtors to advise on or affect changes or corrections to debtors' credit reports
- ✓ **Debt/Credit Counseling**---contracts with debtors to receive monies to prorate payments for debts owed, or affect an adjustment or compromise settlement of a debt owed by the debtor, or counsel a debtor in the management of a debt
- ✓ **Debt Settlement**---debt settlement is encompassed within the definition of "Debt/Credit Counseling," above, when one is in the business of offering or contracting with debtors to affect an adjustment or compromise of a debt owed by a debtor
- ✓ **Debtor**---individual or company who owes the debt
- ✓ **Client**---creditor or party to whom the debt is owed

8. **SURETY BOND CALCULATIONS**

**Complete either Section 8-A or Section 8-B based on your license type
Pertains to Idaho activity only**

Complete all information—do NOT leave any space blank or solely default to maximum coverage*

Section 8- A: Applies only to Collection Agencies with a license number prefix of "CCA"

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

- 1) Total gross payments to agency during 2019 _____
(Pertains to Idaho activity only) *Should match amount shown on Annual Activity Report Section 1 "Idaho Collections"*
- 2) Subtract fees earned (pertains to Idaho activity only) *Should match amount shown on Annual Activity Report Section 1 "Fees Received from Idaho Debtors"* _____
- 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.

Section 8-B: Applies to licensees with a license number prefix of "CDC", "CDB", "CDS" or "CCR"

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

- 1) Total moneys *accepted, received* **or** *held for another party* during 2019 _____
(Pertains to Idaho activity only) *Should match amount shown on Annual Activity Report Section 1 "Idaho Collections"*
- 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

Certification of an owner, officer, director, partner or member: I HEREBY CERTIFY that the statements and information provided on this form and in all attachments, including but not limited to, Report of Activity Form, Office Location Form and Surety Bond Annual Calculation Form, are true and correct.

Print name: _____ Title: _____

Signature: _____ Date: _____

Phone number: _____ Fax Number: _____ Email Address: _____

LIST OF ACTIVE LOCATIONS

Locations Involved in Contacting Idaho Debtors/Consumers and/or Creditors
and
 Currently Licensed/Registered with the Idaho Department of Finance

| | Full Physical Address of Office Starting with "Main/Corporate" Office Physical Location (<i>Do not include locations only maintained due to state of formation requirements—these are not allowed as licensed main locations but may be registered as branch locations</i>) | Phone Number | Email Address for this Location | RPIC for Location |
|----|--|--------------|---------------------------------------|-------------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |

If you have more than 14 branches, please duplicate this page. If you want to **ADD** or **DELETE** a branch location, complete and attach a Form CA-3 to this form. If **ADDING** a new branch location, in addition to Form CA-3 you must also file a Form CA-2 for the RPIC of that location with a current resume detailing job descriptions/duties. Forms may be found on the Department’s website (www.finance.idaho.gov) under “Collection Agency Forms.”

Company Name: _____ License #: _____

**STATE OF IDAHO
DEPARTMENT OF FINANCE**
DUE NO LATER THAN 03/15/2020

Idaho
Collection Agency
2020 Annual
Reporting
Requirements
**LICENSED
COMPANIES IN NMLS**

INSTRUCTIONS FOR COMPLETION OF THE ANNUAL REPORTING REQUIREMENTS

This Annual Reporting Package applies ONLY to companies with an "Approved" license and complete license record in the NMLS.

FILE QUARTERLY AND ANNUAL AGENT REPORTS VIA ONE OF THE FOLLOWING OPTIONS:

Option 1: FILE THE QUARTERLY AND ANNUAL AGENT REPORTS ONLINE WITH ACCESS IDAHO (required if reporting 100 + agents). Access Idaho and the Department of Finance offer a free online filing and record maintenance system for agent filings. This 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. Licensees only incur the cost of any convenience fee associated with their chosen payment method. Reports may be filed up to 30 days prior to the due date of March 15, 2020, 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.

Option 2: PROVIDE A COMPLETE ANNUAL/QUARTERLY NOTIFICATION OF AGENTS/COLLECTORS FORM FOR ALL ACTIVE COLLECTORS/AGENTS, INCLUDING THE RESPONSIBLE PERSON IN CHARGE (RPIC), ALONG WITH A CHECK FOR REQUIRED FEES. 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. Inactive or terminated agents are to be reported but no fees for this category are required. **Report content must be current as of February 15 or later and filed by no later than March 15. Reports filed with earlier dated content will require additional information.**

Agent/Collector Annual Notification Reports not filed with payment made by March 15, 2020, may subject the licensee to administrative action pursuant to the Act.

ENSURE ALL RENEWAL FILINGS ARE POSTMARKED BY NO LATER THAN MARCH 15, 2020. This includes the Annual Report of Activity, Surety Bond Calculation, and Annual Notification of Agent Forms. We strongly recommend filing by **no later than February 15, 2020**, to allow time for processing and the opportunity to correct deficiency items required to be cleared or completed prior to March 15, 2020. **Submissions that are postmarked or date-stamped as delivered after March 15, 2020, may subject the licensee to administrative action pursuant to the Act**

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 (Option 1) OR alternative report filing via excel spreadsheet accompanied by \$20 per active Agent/Collector/RPIC fee (Option 2);
- Annual Report of Activity Form;
- Surety Bond Calculation Form and electronically- filed surety bond rider through NMLS, if applicable

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: 208-332-8099
Email: collections@finance.idaho.gov



Idaho Collection Agency Annual Report of Activity for 2019

To be completed by ALL Licensees

Company Name _____

Due By March 15, 2020

Complete the following information as it applies to the licensee's business activities conducted in 2019. If the information requested does not apply to the licensee's 2019 business activities, insert "NA" or "0" but do not leave blank.

Home/Main Office License # _____
(All licensees)

NMLS ID # _____
(If licensee maintains its Collection Agency license records on NMLS)

1. TOTAL COLLECTION ACTIVITIES IN 2019

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

Number of Debtor Accounts##

Gross Collections (All amounts received directly or indirectly)

\$ _____

Gross Fees Received (All amounts received for the benefit of the licensee, whether received directly or indirectly)

\$ _____

_____ NA _____

Number of creditor clients for which collection services are performed

\$ _____ NA _____

Idaho Collections (All amounts received from Idaho debtors directly or indirectly. This amount should match the amount in the Surety Bond Calculations section 8-A-1 or 8-B-1, as applicable)

\$ _____

Fees Received from Idaho Debtors (All amounts received from Idaho debtors for the benefit of the licensee, whether received directly or indirectly. This amount should match the amount in the Surety Bond Calculations section 8-A-2)

\$ _____

_____ NA _____

2. IDAHO ACTIVITY ONLY

Number of Accounts##

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

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, 2019 through December 31, 2019.

Signature: _____ Phone: _____

Printed Name: _____ Email: _____

Title: _____ Date: _____