



**IDAHO**  
DEPARTMENT OF FINANCE

**BRAD LITTLE**  
Governor

**PATRICIA R. PERKINS**  
Director

## **2025/2026 REGULATED LENDER AND PAYDAY LENDER LICENSE RENEWAL PROCESS INSTRUCTIONS**

**For Use Only by Licensees Filing Paper Forms**  
**With Licenses Reflecting an Expiration Date of May 31st**

*To Avoid Delays, or Potential Interruption of Business Activities, the Department Encourages  
Submission of License Renewal Forms by no later than May 1, 2025*

The 2025/2026 Regulated Lender and Payday Lender Renewal period is currently in process. Renewal forms may be found on the Department of Finance website at <https://www.finance.idaho.gov/consumer-finance-bureau/consumer-credit/consumer-lender-forms/>

**LICENSE RENEWAL APPLICATION FORMS WILL NOT BE MAILED TO LICENSEES.** If you have any difficulty retrieving these documents from the Department's website, please call: (208) 332-8002 option 5.

Please read the renewal form and these instructions carefully. The instructions contain important information needed to successfully complete the license renewal process. Licenses that do not have renewal application packages postmarked *and completed* by **June 1, 2025**, will expire by operation of law and all Idaho licensable business activities will have to cease.

License Renewal Applications not postmarked and submitted by June 1, 2025, and License Renewal Applications that are not completed by June 1, 2025, will be eligible for reinstatement of the license(s) with the payment of a Reinstatement Fee of \$200, in addition to the \$150 Renewal Fee, per license per location and completion of all renewal requirements. The reinstatement period will be available through July 31, 2025. During the reinstatement period no Idaho licensable business activities may be conducted until the license renewal application is approved and a new expiration date of May 31, 2026, is reflected on the Department's website. Licenses not fully renewed by July 31, 2025, will remain permanently expired.

The Department strongly encourages its licensees to **BEGIN THE RENEWAL PROCESS IMMEDIATELY TO HELP ENSURE AGAINST UNNECESSARY INTERRUPTION OF BUSINESS ACTIVITIES.** Licensees who delay the submission of their license renewal application forms typically find that they do not have adequate time to cure license renewal deficiencies, which leads to the unnecessary expiration of existing licenses and the necessity of paying reinstatement fees.

**CONSUMER FINANCE BUREAU**  
Mail To: P.O. Box 83720, Boise ID 83720-0031  
Phone: (208) 332-8002 Fax: (208) 332-8099  
<https://www.finance.idaho.gov>

**PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS**

Note: Licensees who fully complete transition of their company and branch licenses to the Nationwide Multistate Licensing System (NMLS) prior to May 31, 2025, reflecting a current license expiration date of December 31, 2025 in NMLS, and an “Approved-” status, DO NOT have to file the annual paper renewal application form but *MUST file the 2024 Annual Report of lending activity*. If your firm does NOT have a **completed** license transition to NMLS by May 1, 2025, it is strongly suggested that a paper license renewal package be submitted to the Department by May 1, 2025, in order to avoid a possible interruption in business activities. Any duplication of fees paid (e.g. Idaho license renewal fee or transition fee) will be refunded once the transition to NMLS is completed as long as the completion date is by July 31, 2025. If the transition is not completed timely or the licensee withdraws a transition request, any fees paid through NMLS or to the Department will NOT be refunded.

**PAPER LICENSES ARE NOT ISSUED BY THE DEPARTMENT OF FINANCE UPON SUCCESSFUL RENEWAL.** To verify renewal completion, or to verify active licensure, please visit the Department’s website at:

<https://www.finance.idaho.gov/finance-license-charter-search/?category=consumer-credits>

Please check each category of license type from the drop-down menu if you do not immediately find a listing of your organization. Renewed licenses will reflect a new expiration date of May 31, 2026.

If you have any questions, please contact the Licensing Section of the Consumer Finance Bureau at (208) 332-8002 option 5 or via email at: [icc.mail@finance.idaho.gov](mailto:icc.mail@finance.idaho.gov).