



**IDAHO**  
DEPARTMENT OF FINANCE

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## NEWS RELEASE

FOR IMMEDIATE RELEASE

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### **BEWARE: MAILERS APPEARING TO ORIGINATE FROM UNLICENSED CONSUMER LENDERS**

**Boise, Idaho...** Patricia Perkins, Director of the Idaho Department of Finance, is warning consumers to look closely at incoming mail that may appear to be correspondence from regulated consumer lenders but are really third-party advertisements or even scams. The Department is aware of an unsolicited mailer purporting to be an Idaho-licensed Regulated Lender under the name Proper Funding, when in fact no information exists for such a business.

The Department has observed a substantial uptick of consumer complaints regarding mailers from businesses and organizations falsely referencing to be licensed regulated consumer lenders in Idaho. Consumers are more likely to pay attention to correspondence when it appears to come from a familiar or legitimate source, and it can be difficult to differentiate.

Perkins urges Idahoans to review all solicitations and communications carefully before taking any action. "Inspect mailed correspondence thoroughly for disclosures that may be in fine print, or precariously placed. Verify the sender of any offer by using a confirmed contact and review the terms of any offer very carefully."

Consider taking action to reduce unwanted solicitations by visiting <https://www.optoutprescreen.com/>, a free service operated by the four major consumer reporting companies. To file a complaint regarding a mailer falsely representing to be from an Idaho regulated consumer lender visit the Department website <https://www.finance.idaho.gov/> and select the "File A Complaint" tab or contact our office at (208) 332-8067.

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*Consumers can obtain information about financial firms, professionals or products, as well as view more Department press releases and other information on the Internet at <http://finance.idaho.gov> or by contacting the Department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.*

PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS SINCE 1905