



# Department of Commerce

Division of Financial Institutions  
John R. Kasich, Governor  
Andre T. Porter, Director

March 10, 2015

**Re: 2015 CREDIT SERVICE ORGANIZATION RENEWAL**

Your Credit Service Organization license will expire April 30, 2015. If you wish to continue conducting business as a Credit Service Organization you will need to follow the instructions in this packet. **If you wish to surrender your license, you may check this box , sign your name, print your name and position with the company, and return this sheet to the Division of Financial Institutions (Division).** \_\_\_\_\_

Signature	Printed Name	Position
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Applications to renew must be **received** by the Division by April 30, 2015 to ensure that your license continues without interruption. **Remember, compliance with the April 30<sup>th</sup> deadline is determined by the Division’s receipt of the renewal application – not the postmark.** If you miss the deadline, the Division may not accept a late application.

If you wish to renew, you may go to <http://com.ohio.gov/fiin/default.aspx> to download a paper application to submit to the Division via United States mail OR go to <https://elicense2-secure.com.ohio.gov/> to renew online.

**To renew online, you will need the User ID and Password listed above.** In order to renew your Credit Service Organization License online, you must submit the application fee via VISA or MasterCard or use an Automated Clearing House (ACH) transaction. If you choose to use the ACH to pay the renewal fee, you are authorizing the Division to issue a charge against the **CHECKING** account number you provide. Please ensure you have sufficient funds available in that CHECKING account or your payment will be rejected.

By typing a name in the “signature line” of the online renewal application, you are affixing your signature. A signature used in connection with an electronic application shall have the same legal effect as a manual signature. Please keep in mind that although you renew online, it may be necessary to submit paper documents to the Division to respond to certain questions on the application.

**IF YOU FILE YOUR RENEWAL ONLINE, IT IS YOUR OBLIGATION TO ENSURE THE ELECTRONIC APPLICATION IS DULY COMPLETED BEFORE THE DEADLINE. TECHNICAL DIFFICULTIES WILL NOT BE AN ACCEPTABLE EXCUSE FOR FAILING TO TIMELY SUBMIT THE RENEWAL APPLICATION. THEREFORE, PLEASE TAKE INTO CONSIDERATION THAT YOU COULD EXPERIENCE TECHNICAL PROBLEMS THAT COULD DELAY SUBMISSION OF YOUR APPLICATION.**

Whichever method you choose to use to submit your Credit Service Organization Renewal Application, upon receipt, the application is subject to review by the Division. The Division’s review will encompass completeness of the application, receipt of the renewal fee, and a review of the background histories of your owners and officers in order to determine the continued eligibility to be licensed as a Credit Service Organization. Only after the Division has completed its review and made a determination regarding the continued eligibility, will a renewed license be issued.

Remember, incomplete applications will delay the Division’s ability to process the application. An incomplete application may result from:

- Failure to submit the appropriate renewal fee;
- Failure to submit a surety bond or continuation certificate to the Division;
- A “bounced” ACH or credit card payment; or
- Failure to respond to questions on the Application or to respond to the Division regarding deficiencies.

If you fail to submit your Credit Service Organization Renewal Application before April 30<sup>th</sup>, the Division will consider that your Credit Service Organization License has expired by operation of law.

Please contact the Division’s Consumer Finance Licensing Section should you have any questions.

Sincerely,

Consumer Finance Licensing Section  
Division of Financial Institutions

**2015 CREDIT SERVICE ORGANIZATION RENEWAL APPLICATION**

*You must complete ALL questions.*

Credit Service Organization Certificate of Registration Number CS. \_\_\_\_\_

Credit Service Organization Name: \_\_\_\_\_

Contact Person for this Renewal: \_\_\_\_\_

Telephone Number for Contact Person: \_\_\_\_\_

Email address for the company: \_\_\_\_\_

Renewal Fee is \$100.00 (Checks payable to the Ohio Division of Financial Institutions, Consumer Finance Fund)

The Renewal Application and Attachments consists of the following:

- This Renewal Application;
- A Company Resolution (sole proprietors do not need to submit a Company Resolution); and
- Surety Bond or Continuation Certificate.

Read each question carefully and respond by indicating "Yes" or "No". As applicable, provide a written explanation detailing the relevant facts and circumstances. If the space provided is not sufficient to provide a complete response, attach additional sheets. To expedite processing of your application, provide copies of documentation supporting your responses. Even if you have disclosed information to the Division previously, provide the information requested on this renewal. Providing a response of "see file" or "previously submitted" may delay the processing of your renewal.

1. Has the applicant or any five per cent owner, officer, director or control person of the registrant **EVER** been charged with, or pleaded guilty or nolo contendere to, any misdemeanor or felony offense in domestic, foreign, or military court? Yes  No  If "Yes", explain: \_\_\_\_\_

2. Has the applicant, any five per cent owner, officer, director or control person **EVER** been found liable in a civil matter in any domestic, foreign, or military court with regard to any financial matter? Include personal and business related judgments and tax related matters. Yes  No  If "Yes", explain: \_\_\_\_\_

3. Has the applicant or any owner, officer, director or control person **EVER** been sanctioned in any manner by a government agency? Sanctions may include, fines, suspension, revocation or denial of a license or registration, or the imposition of a cease and desist order. Terminology may differ among government agencies, so if in doubt, disclose the information. Yes  No  If "Yes", explain: \_\_\_\_\_

4. Has there been any change in the business form, ownership or control of the Registrant since the 2014 renewal? Yes  No  If "Yes", explain: \_\_\_\_\_

5. Have all necessary filings been maintained at the Ohio Secretary of State's Office **AND** does the company remain in good standing?

Yes  No  If "No", explain: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

6. Please provide a list of all locations where the company engages in CSO transactions.

**Under penalties of perjury, to the best of my knowledge, the undersigned hereby acknowledges and attests that this Credit Service Organization Certificate of Registration Renewal application, including any other attachments, constitutes a complete, truthful, and correct statement of information requested herein. I understand any false or fraudulent representation or substantial misrepresentation may be grounds for revocation of any license or certificate of registration granted by the Division of Financial Institutions and could result in other legal action initiated against me, including but not limited to criminal prosecution.**

**On behalf of the APPLICANT, I further undertake that the APPLICANT herein understands that, in obtaining a certificate of registration, the APPLICANT and its agents or employees are familiar with, understand, and are bound by the applicable provisions of the Revised Code and Ohio Administrative Code.**

**The APPLICANT understands and attests that the records pertaining to the Credit Service Organization business will be maintained for two calendar years. On behalf of the Applicant, I understand a Credit Service Organization Registrant remains subject to this requirement after the cessation of business.**

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Printed Name

### COMPANY RESOLUTION

(To be adopted by all companies for the purpose of demonstrating that the person signing documents and forms filed with, or submitted to, the Division of Financial Institutions, Consumer Finance Section, has the company's authority to sign on behalf of the company. *NOTE: it is not necessary for sole proprietors to submit a company resolution.*)

\_\_\_\_\_  
(Name of Company)

AT A MEETING OF ITS \_\_\_\_\_ HELD AT \_\_\_\_\_

\_\_\_\_\_  
(members, partners, managers, trustees or board of directors)  
ON THE \_\_\_\_\_ DAY OF \_\_\_\_\_, 20 \_\_, PURSUANT TO LAWFUL NOTICE OR

WAIVER THEREOF, and at which meeting a quorum for the transaction of business was present, the

following was duly adopted:

**"BE IT RESOLVED**, that \_\_\_\_\_

\_\_\_\_\_  
(Name of Individual and Company Title)

or \_\_\_\_\_  
\_\_\_\_\_  
(Name of Individual and Company Title)

Of \_\_\_\_\_  
\_\_\_\_\_  
(Name of Company)

Be authorized and directed by the Company's members, partners, managers, trustees or board of directors, to execute and submit filings and forms for, and all acts amendatory thereof and supplemental thereto, the Company, to the Division of Financial Institutions."

**CERTIFICATION**

The undersigned hereby certifies that he/she is the \_\_\_\_\_ Secretary of \_\_\_\_\_, a company organized and existing under the laws of the State of \_\_\_\_\_; that the foregoing is a true and correct copy of a resolution duly adopted at a meeting of the members, partners, managers, trustees or board of directors of the company held on \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_, at which meeting a quorum was at all times present and acting; that the passage of said resolution was in all respects legal; and, that said resolution is in full force and effect.

By \_\_\_\_\_  
\_\_\_\_\_  
(Company Secretary – Signature)

\_\_\_\_\_  
\_\_\_\_\_  
Printed Name

Date \_\_\_\_\_

**Signature** \_\_\_\_\_

**Date**

\_\_\_\_\_  
**Printed Name**

**Title**