



Department of Commerce

Division of Financial Institutions
John R. Kasich, Governor
Jacqueline T. Williams, Director

May 9, 2016

PB credential
Pawnbroker Licensee name
Address
Address
Address

User ID:
Password:

Re: 2016 OHIO PAWNBROKER ACT LICENSE RENEWAL

Your Ohio Pawnbroker Act license will expire June 30, 2016. If you wish to continue conducting business as a Pawnbroker Licensee, 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, state your position with the company, and return this sheet to the Division of Financial Institutions (Division). If you surrender, the surrender will be effective on the date the surrender is received by the Division.**

Signature	Printed Name	Position
-----------	--------------	----------

Applications to renew must be **received** by the Division by June 30, 2016 to ensure that your license continues without interruption. **Remember, compliance with the June 30th deadline is determined by the Division’s receipt of the renewal application – not the postmark. Although Revised Code 4727.03(F) permits late filings upon the payment of a penalty fee, IF YOU FAIL TO SUBMIT A RENEWAL APPLICATION BY JUNE 30TH, YOU MUST CEASE CONDUCTING BUSINESS until such time as the Division issues your renewed license. As a consequence, it is imperative you submit your renewal application before July 1, 2016.**

If you wish to renew, you may go to <http://www.com.ohio.gov/fin/default.aspx> to download a paper application to submit to the Division via United States mail OR go to [XXXXXXXXXX](#) to renew online.

To renew online, you will need the User ID and Password listed above. In order to renew your Pawnbroker 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. In addition, please be aware that ONLY checking accounts may be used for ACH transactions; savings account submissions will be rejected by your financial institution resulting in a delay in the processing of your renewal application.

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 filing 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 FILING IS DULY COMPLETED BEFORE THE DEADLINE. 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 Pawnbroker Renewal Application, upon receipt, the application is subject to review by the Division. The Division's review will encompass completeness of the application and filing fee, and a review of the background histories of your owners and officers in order to determine the continued eligibility to be a Pawnbroker Licensee. Only after the Division has completed its review and made a determination regarding the continued eligibility, will a license be renewed.

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

- **Failure to submit the appropriate filing fee;**
- **A "bounced" check or credit card payment;**
- **Failure to indicate the identity of employees working at each branch location;**
- **Failure to respond to questions on the Application or to respond to the Division regarding deficiencies; or**
- **Failure to meet all continuing education requirements for the July 1, 2012 through June 30, 2016 period.**

IF YOU FAIL TO SUBMIT YOUR PAWNBROKER RENEWAL APPLICATION BEFORE JUNE 30TH, THE DIVISION WILL CONSIDER THAT YOUR PAWNBROKER LICENSE HAS EXPIRED.

Please contact the Division's Consumer Finance Licensing Section at WebDFI-CF@com.state.oh.us should you have any questions.

Sincerely,

Consumer Finance Licensing Section
Division of Financial Institutions