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Governor Kasich, Members of the General Assembly and fellow Ohioans:

I am pleased to present the Fiscal Year 2014 Annual Report of the Ohio Department of Commerce (Commerce). This has been an exciting, transformative year for the department. Through innovative approaches to encouraging compliance to a renewed commitment to providing exceptional customer service, Commerce has been working to play a pivotal role in helping create a job friendly environment in the great state of Ohio.

This report highlights the work of the department and is based on our new strategic framework. This past year, Commerce has been working to refine its mission and vision statements while also identifying its core values and key focus areas. The goal of this initiative was to provide a common framework that strategically guides the department's work and ensures that it is reflective of our values while being aligned with the Governor's policy objectives.

Commerce has also taken giant steps in formalizing our commitment to exceptional customer service through the development of new service standards. All employees are being trained to implement these standards and soon we will measure our performance just like a private sector business.

This year saw the development of the Ohio Business Compliance Incentive (OBCI). This new, transformative approach to regulation allows Commerce to recognize and reward businesses that are consistently compliant with regulations. This approach demonstrates Ohio's commitment to creating a business-friendly environment while safeguarding Ohioans.

Even with so much that has been accomplished, there is more to do in order to fulfill our mission to safeguard Ohio's citizens and visitors, their property and resources while ensuring reliable marketplaces conducive to business growth and prosperity.
Sincerely,

Andre T. Porter

Andre T. Porter, Director
Ohio Department of Commerce



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“One Commerce” Strategic Framework

Background

The Ohio Department of Commerce is comprised of seven unique and complex policy divisions: State Fire Marshal, Liquor Control, Industrial Compliance, Unclaimed Funds, Real Estate and Professional Licensing, Securities and Financial Institutions. These seven divisions are supported by the Division of Administration, which includes the Director’s Office, Legal, Policy and Legislation, Video Service Authorization, Fiscal, Human Resources, Communications and Information Technology.

The purpose of the One Commerce Strategic Framework is to help these distinct divisions to work together under a unified strategic plan.

The intent of creating and implementing the One Commerce Strategic Framework was twofold:

1. To strategically guide the department’s work and ensure it is: reflective of our values; aligned with the Governor’s policy objectives: growing jobs, reducing bureaucracy, moving at the speed of business and improving customer service to its citizens; and helping to achieve the department’s vision.
2. To “tell the Commerce story.” The strategic plan allows Commerce to share its work and impact on the state with customers, citizens and stakeholders.

Department of Commerce Core Values

The core values are defined as the fundamental principles that guide our behavior as individuals and an organization. They are the lifeblood of our organization and serve as a driving force behind all decisions.

Accountability • Communication • Customer-Focused Service Integrity • Professionalism • Efficiency

We act with a strong sense of **accountability** as an organization and as professionals to our customers, stakeholders and the citizens of Ohio. The Department of Commerce and our employees take ownership of our behaviors, actions, decisions and outcomes.

We strive to facilitate two-way **communication** in an open and effective manner with external and internal audiences. We place an emphasis on being approachable, truly listening to our customers and sharing information through proactive outreach and education.

We are committed to providing exceptional **customer-focused service** and understand our department exists only because of the customers we serve. The needs of our customers are at the core of all of our decisions and actions.

We strive to act with the utmost **integrity**; our behavior, processes and work product are guided by ethics, trust, fairness and honesty. We use quality data and information to inform decisions. We hold our employees and our department to high standards of quality.

As ambassadors of the state of Ohio, we embrace a culture of **professionalism** holding ourselves to consistent and uniform standards of excellence supported by employees who are accessible, competent, knowledgeable, trained and respectful.

We are committed to acting with **efficiency**; ensuring the state of Ohio remains competitive and able to provide services in a manner that meets or exceeds the expectations of our customers while mitigating risk and maximizing resources.



Department of Commerce Mission and Vision Statements

The mission and vision statements were created based on the employee focus group information and input from superintendents and senior staff.

The Commerce mission statement describes the purpose of the agency; what we do. The vision statement shows where we want to be; how we strive to operate.

Mission

“The Mission of the Ohio Department of Commerce is to safeguard Ohio’s citizens and visitors, their property and resources while ensuring reliable marketplaces conducive to business growth and prosperity.”

Vision

“The Vision for the Ohio Department of Commerce is to be a proactive, customer focused regulatory agency basing actions on data and applying innovative approaches to achieve compliance by regulated businesses.”

Key Focus Areas

Key Focus Areas identify what the department must do in order to achieve its vision and fulfill its mission. All decisions in regard to Commerce operations will be guided by these areas. They will serve as the basis for goals, budgets, staffing plans and policies.

Results-Focused Decisions

Collect and analyze quality information in order to set goals, measure success and make decisions that will produce high-quality results. We will implement continuous improvement processes in order to be efficient and effective.

Customer-Focused Service

Provide exceptional customer service through the creation and implementation of customer service standards that are shared throughout the Department and reinforced with employee participation and training.

Future-Focused Planning

Work to proactively anticipate and strategically plan for the needs of our customers based on industry trends and best practices.

Compliance-Focused Regulation

Seek innovative and balanced approaches to regulation that are designed to encourage compliance while ensuring the safety of Ohioans.

Technology-Focused Solutions

Utilize technology in order to efficiently and effectively serve our customers through process improvement, service delivery and communication.

Employee-Focused Development

Invest in employee training, development and engagement so that our employees are empowered with the knowledge, skills and tools needed to perform their duties and serve our customers.



RESULTS-FOCUSED DECISIONS.

The success of any organization is ultimately measured by the results it produces. The Ohio Department of Commerce is driven by Results-Focused Decisions. This is achieved by collecting and analyzing quality information in order to set goals, measure success and make decisions that will produce high quality results. We will implement continuous improvement processes in order to be efficient and effective. All of the divisions under the Commerce umbrella measure success in this way.

Measuring for Results

The Ohio's Minority Business Enterprise (MBE) program is designed to assist minority businesses in obtaining state government contracts for supplying goods and services. Encouraging Diversity, Growth & Equity (EDGE) initiative is an assistance program for economically and socially disadvantaged business enterprises. The program establishes goals for state agencies, boards and commissions in awarding contracts to certified EDGE eligible businesses.

Since 2012, Commerce has received two awards from the governor's office for successfully achieving and surpassing the MBE set aside goal of 15 percent. In Fiscal Year (FY) 2014, Commerce exceeded the state's 15 percent goal with 28.48 percent MBE/EDGE set-aside.

One very tangible example of results-focused decisions occurred within the Division of State Fire Marshal (SFM). During Calendar Year (CY) 2013, 103 fire-related fatalities occurred in the state of Ohio, the lowest in 27 years. It also marked a decrease for the third consecutive year, continuing a trend that fire officials and first responders hope to build upon. SFM's Fire Prevention Bureau has analyzed the data, and in addition to the heroic actions of first responders, attributes some of this success to the innovative training at the Ohio Fire Academy, new fire prevention programs developed by the Fire Prevention Bureau and the work being done by the SFM Fire & Explosion Investigation Bureau (FEIB).

FEIB worked on 1,192 cases of fires, explosions, arsons, bombings, explosive incidents and fireworks investigations in CY 2013, including 226 fires determined to be arson. As a result of those fire investigations conducted, 80 adults were charged with arson or related crimes. Working in conjunction with the SFM Forensic Lab, the ability to collect, analyze and identify hazardous material on-scene saves money and enhances the safety of FEIB staff. FEIB continues to far exceed the national averages for arson incident arrest and convictions.



Lab employees examine evidence submitted.



A DIC elevator inspector examines the workings of an escalator at the Columbus International Airport.

Also in 2014, the Division of Industrial Compliance (DIC) plans examiners, field inspectors and office staff reviewed thousands of construction plans and processed tens of thousands of field inspections. By reducing unnecessary or redundant internal processes, providing outreach efforts through regional seminars and presentations and offering pre-construction consulting services, DIC continues to improve processes and service delivery that supports Ohio's building and construction economy.

Process Improvement

Division of Unclaimed Funds (Unclaimed Funds) staff participated in a Kaizen event facilitated by Lean Ohio to review the process of receiving and processing unclaimed funds forms. Through this Lean Sigma process, Unclaimed Funds was able to make improvements to their process, thereby shortening the length of claims processing time. In addition, Unclaimed Funds worked with the communications section of Commerce to develop a year-long outreach plan that was not only measurable, but was also adjusted throughout the year based on results and feedback. This plan focused on traditional media, but also incorporated a greater online and direct media approach. In addition, a greater grass roots effort was made to connect with Ohioans at events and through stakeholder communications.



Unclaimed Funds staff ready to find 'missing money' for fans at a Columbus Clippers game.

These efforts resulted in Unclaimed Funds posting record numbers, returning hard earned money to the citizens of Ohio. In FY 2014, Unclaimed Funds returned a record \$74.4 million to Ohioans – a 7.5 percent increase over the previous fiscal year payment of \$69.2 million. In April, Unclaimed Funds hit the \$1 billion milestone in terms of funds returned to Ohioans since the inception of the division.

Living up to its name as 'Custodians of Forgotten Funds' for the citizens of Ohio, Unclaimed Funds collected more than \$280.1 million in unclaimed funds for Ohioans in FY 2014. This amount represents an 8.1 percent increase over funds collected in FY 2013.

Results-Focused Decisions within the Division of Securities (Securities) translate to keeping Ohioans safe from those who would prey upon our citizens and ensuring a robust financial sector. Securities worked to streamline State Registration Review by working with peer state regulators this past year to overhaul the way states collectively review and process Regulation A offerings.

In March 2014, Securities joined 48 other U.S. jurisdictions in launching a new national coordinated review program for the multi-state filing of Regulation A offerings. The coordinated review protocol will significantly accelerate the review schedule and appoints two lead state examiners (as opposed to possibility of 49 separate state examiners) to coordinate all merit-based and disclosure-based deficiencies with the filer. A review process that has historically taken several months to a year to complete at the federal and state level can now be done in 21 business days for a filing with no deficiencies. Securities' participation in this program will significantly improve customer service and efficiency for Regulation A filers in Ohio.

CUSTOMER-FOCUSED SERVICE.

The second key focus area for the Ohio Department of Commerce is Customer-Focused Service. Our goal is to provide exceptional customer service throughout the department.

Exceptional Customer Service Initiative

Exceptional customer service is the expectation at Commerce. With the understanding that Commerce exists to serve its customers, our team set out to determine how to define a standard for exceptional customer service, how to implement standards across Commerce and how to measure results. The goal is to bring the very best examples of private sector customer service values into Commerce.

New standards focus on professionalism, empathy, execution and resolution of customer needs. Training and implementation will be ongoing at Commerce. Additionally, Commerce intends to measure itself by soliciting feedback from customers and reviewing the successes of peer organizations.

Adapting for Changing Needs

Governor Kasich signed the Mid-Biennium Budget Review in June, 2014 which included funding for \$3 million to be used for MARCS (Multi-Agency Radio Communication System) grants.

The grant money will be used to help small fire departments that serve a population of 25,000 or less implement the radio systems. Up to \$50,000 per eligible recipient is available for the radios.

The department as a whole was able to assist Ohioans during a propane supply shortage. The winter was particularly hard and propane supplies were dwindling in certain areas in Ohio. In order to help keep the heat on for hundreds of Ohioans, Commerce led a multi-agency effort that connected propane suppliers with customers in need until their regular providers' supplies were replenished.



Propane from state storage tanks is transferred to trucks to be distributed to Ohioans in need.

Communicating With Customers

Another example of Customer Focused Service was within the Credit Unions section of the Division of Financial Institutions (DFI). Based on industry feedback, this section issued their first edition of the Credit Union Connection, a newsletter geared specifically toward state-chartered institutions. The newsletter contained timely guidance on an array of topics pertinent to the credit union industry and will be issued on a semi-annual basis, in order to better connect with both internal and external customers.

The Division of Real Estate & Professional Licensing (REPL) recognizes that communication is an integral component to customer service and to the mission and vision of Commerce. Last year, on average, REPL participated in three educational interactions with its stakeholders each month. In addition, REPL contributed to newsletters of numerous organizations and stakeholders. Finally, REPL reviewed and updated the Home Buyers Guide and has posted the revised guide to our website.

The Division of Liquor Control (Liquor Control) partnered with contract liquor agencies to help promote the safe and responsible consumption of alcohol. This new Customer Focused Service program is called “Know Your Limit,” which is the key to drinking alcohol responsibly and staying safe. Thanks to a grant

from the National Alcohol Beverage Control Association (NABCA), Liquor Control designed a blood alcohol estimation chart display, which are business card-sized charts. The chart is a guide to help estimate the amount of alcohol that can be consumed before becoming impaired or intoxicated. Each Contract Liquor Agency received a display and a stock of cards to place near the checkout or other highly visible area of the store. Agents were asked to encourage customers to take a card to keep in their wallet or purse to help keep Ohio’s roads safe for everyone.



‘Know Your Limit’ blood alcohol estimation display.



REPL Superintendent Petit participating in a Columbus Board of Realtors Forum.

Commerce’s Video Service Authorization section (VSA) is also doing its part. During FY 2014, the VSA staff conducted outreach at the Ohio Township Association Annual Conference, the Ohio Municipal League Annual Conference and the Ohio Prosecuting Attorneys Association’s Spring Training Conference. VSA’s community liaison also visited 32 small local governments during FY 2014. During these visits the liaison educated the local governments about the changes in the law, the steps needed to obtain a franchise fee from the cable provider and the Cable TV Consumer Hotline.

FUTURE-FOCUSED PLANNING.

The third key focus area is Future-Focused Planning. The Ohio Department of Commerce works to proactively anticipate and strategically plan for the needs of our customers based on industry trends and best practices.

Long-term Planning

In 2013 Liquor Control began to implement a strategy to update and modernize the division’s information technology systems called the Liquor Modernization Program (LMP). The goal of the modernized Liquor Control information system is to increase efficiency, cost savings and greater profitability without increased consumption.

The division selected a “commercial off-the-shelf” (COTS) system. This system is widely used in both the private and public sectors worldwide, and is designed specifically for retail and financial applications. By purchasing this system, the division does not need to develop a new system entirely from scratch. Instead, the software is installed and configured to the division’s specific requirements with little custom programming required, thus saving cost and time.

Another example of Future-Focused Planning comes in the form of Liquor Control’s Spirits Innovation Program (SIP). SIP was initiated to enhance the overall shopping experience and modernize the look and feel of contract liquor agencies that sell spirituous liquor. In FY 2014, Liquor Control and its industry partners reset 134 Contract Liquor Agencies (Agencies) to optimize product selection, maximize consumer value and increase shopper satisfaction by providing an improved and consistent store experience. This exceeded the SIP goal of resetting 125 Agencies in the first year of the program.



A “SIP” agency store.

The 134 reset Agencies represent 48 percent of the spirits business in Ohio and those stores experienced an 8.2 percent increase in sales compared to a 4.7 percent growth in Agencies that have not been reset.

With the support of the Contract Liquor Agents and all of Liquor Control’s industry partners, SIP will help provide continued business growth in a responsible manner, while also giving the citizens of Ohio a better and more fulfilling shopping experience.

Stakeholder Engagement

DIC’s Bureau of Building Code Compliance (BCC) demonstrated Future-Focused Planning while working with Ohio’s shale oil industry, an industry that will continue to bolster Ohio’s economy for the foreseeable future. BCC facilitated code compliance at nine major production facilities throughout eastern Ohio.

Securities utilizes Future-Focused Planning to stay ahead of scam artists who are constantly changing how they defraud citizens with today’s technologies. To create enforcement tools to root out securities fraud in the digital age, the Securities’ Enforcement Section has been actively engaged in future-focused work with project groups hosted through the North American Securities Administrators Association (NASAA). Securities’ employees have assisted in the drafting of resources for internet investigations and related legal resources that are being utilized across the United States and Canada. These resources will enable Ohio and other securities regulators to be better equipped to investigate and stop fraudsters from using the anonymity and unlimited reach of the internet to commit securities fraud and steal hard-earned money of Ohio residents.

COMPLIANCE-FOCUSED REGULATION.

The fourth key focus area is Compliance-Focused Regulation. We seek innovative and balanced approaches to regulation that are designed to encourage compliance while ensuring the safety of Ohioans.

Compliance-based Regulation

In June 2014, Governor John R. Kasich signed HB 486 which includes the creation of the Ohio Business Compliance Incentive (OBCI) program which is a transformative approach to regulation. Developed by Commerce, this program will encourage compliance with regulations while safeguarding Ohioans and will continue to allow Commerce to hold businesses accountable, while recognizing and incentivizing those who are consistently compliant. By recognizing and rewarding compliant businesses, this achieves the goal of reducing interactions with successful and responsible businesses allowing a shift of government resources to focus on the fringe actors who are not compliant.



Director Andre T. Porter and others on hand for Governor John R. Kasich's signing of HB 486.

Operation Safe Stay

The first initiative of OBCI is Operation Safe Stay. SFM inspects and licenses nearly 1,600 hotels and motels in Ohio annually. More than 40 percent of those inspected are fully compliant during the first inspection and do not require follow-up inspections. The Operation Safe Stay program will publically recognize those hotels that consistently meet the highest level of Ohio Fire Code-based fire and life safety standards and Ohio Revised Code based sanitary guidelines as a Safe Stay hotel.

Compliant Contractor Program

Another incentive program through OBCI would be offered through the Ohio Construction Industry Licensing Board (OCILB). Contractors who are up to date with the continuing education credits, have paid their renewal fees on time and have no merited complaints would be allowed to renew their licenses every three years for a reduced priced.

In FY 2014, the Division of State Fire Marshal's Code Enforcement Bureau (Code Enforcement) made substantial changes to its re-inspection and citation policies and procedures to help bring those that they inspect in line with the code. This resulted in approximately 1,000 fewer re-inspections being conducted. Additionally, more at-risk facilities with fire code violations came into compliance at a faster rate resulting in a safer environment for the occupants.

Education and Outreach

To educate stakeholders on the importance of Compliance-Focused Regulation, DFI hosted its annual Ohio Bankers Day program in Columbus. More than 250 participants, including bankers, directors, industry consultants and regulators were engaged in interactive sessions that included presentations on the economy, the state banking conditions and Information Technology/cyber security.

Similarly, more than 120 credit union professionals gathered in Columbus for the second annual Ohio Credit Union Day. The event included speakers from the Federal Home Loan Bank of Cincinnati and the Federal Reserve Bank of Cleveland. An interactive panel discussion on supervisory priorities and challenges included representatives from American Share Insurance, the National Credit Union Administration and DFI. Following lunch, Ohio Lt. Governor Mary Taylor and Commerce Director Andre Porter provided comments.

DIC worked with industry officials to upgrade the boiler inspection process with insurance companies who require testing for the nearly 80,000 boilers statewide. In 2014, DIC worked in conjunction with industry officials and legislators and other interested stakeholders for passage of HB 12, which reduces the need for 24-hour operator attendance of certain gas-fired boiler systems.



Attendees listen to speaker at the Ohio Credit Union Day.



The Securities Conference drew attendees from across the securities and investment industry.

Finally, Compliance-Focused Regulation is always at the forefront of the Securities' Annual Securities Conference. The division planned and hosted the Annual Securities Conference in October, 2013, which drew audience members from across the securities and investment industry. During the conference, Securities hosted industry advisory committees, where representatives from Enforcement and Licensing and Registration met with members of the securities bar, compliance officers and the industry to discuss recent trends and focus areas for regulation and compliance for the current year and future year.

TECHNOLOGY-FOCUSED SOLUTIONS.

The fifth key focus area is Technology-Focused Solutions. By utilizing new and innovative technologies, we can more efficiently and effectively serve our customers through process improvement, service delivery and communication.

In 2014, DIC's Bureau of Building Code Compliance plans examiners reviewed more than 5,700 construction plans. Of those, more than 3,500 were submitted electronically. DIC worked with Commerce technology services to expand available storage space to handle large construction drawings. To streamline the process, BCC reviewed the entire e-plans process, analyzing every aspect of the workflow to improve customer service and reduced processing time by 25 percent to less than 30 days for the major number of projects handled by BCC.

SFM's Ohio Fire Academy (OFA) displayed ingenuity with its Grain CART (Comprehensive Agriculture Rescue Trailer) at the 2013 Ohio State Fair during First Lady's Day. Instructors from the OFA demonstrated the techniques for safely removing a victim trapped in a grain bin. First Lady Karen Kasich, along with the Directors of Commerce and Agriculture, also viewed the event as did numerous attendees to the state fair. Mrs. Kasich spoke on the importance of safety in and around farms in Ohio. This new technology makes Ohioans safer by training first responders to a higher level.



First Lady Karen Kasich speaks about farm safety during the Grain Bin Rescue Training demonstration at last year's Ohio State Fair.

During FY 2014, the Bureau of Underground Storage Tank Regulations (BUSTR) joined forces with the Commerce Information Technology Group and a contract provider to successfully transfer the Ohio Tank Tracking and Environmental Review (OTTER) data base to a new .net system. This completed project allowed BUSTR to be incorporated into a full web-based application.

Also, the "Click Schedule Program" was implemented and is establishing the three year operational compliance inspection cycle for underground storage tank (UST) facilities as required by the United States Environmental Protection Agency.

In partnership with the Federal Reserve Bank of Cleveland and the Federal Deposit Insurance Corporation, DFI hosted three regional information technology roundtables for CEOs and IT specialists from across the state. These roundtables provided more than 100 representatives from state-chartered banks and savings institutions an opportunity to hear and share best practices in managing information technology from regulatory experts in the field.

Securities has implemented Technology-Focused Solutions by moving from manual to automated processes to save time and money, and to bring bad actors to justice more swiftly. Securities has implemented new forensic accounting software which allows investigators to quickly scan and analyze bank and other financial data to determine where assets may be located and how assets have been used or transferred. Prior to implementing this software, bank and financial records would be manually entered into a spreadsheet, which could take anywhere from weeks to months to enter and analyze, depending on the complexity and size of the records. This technology can scan records in minutes and assimilate the data into spreadsheets for analysis, saving time and resources within the division.

EMPLOYEE-FOCUSED DEVELOPMENT.

The sixth and final key focus area is Employee-Focused Development. The employees of any organization are its greatest strength. By investing in employee training, development and engagement, our employees are empowered with the knowledge, skills and tools necessary to perform their duties to the highest degree of efficiency while serving our customers with excellence.

Governor Kasich signed an Executive Order creating the Ohio Human Trafficking Task Force which identified a lack of public knowledge as the most significant barrier to combating human trafficking and determined that an education campaign would be critical to the effort. To this end, Commerce joined other state agencies on an awareness campaign throughout Ohio. Commerce trained its field staff to recognize the signs of human trafficking to assist the state as another set of eyes around Ohio. Additionally, information was disseminated through its boards, commissions and stakeholder communications and events.

In the area of professional development for its employees, DFI's Bank and Savings Section supervisory and examination staff participated in an interagency training session with examiners from the Federal Deposit Insurance Corporation. Interagency training promotes consistency in examination procedures and processes between state and federal bank regulatory agencies. This year's training session included topics on credit risk issues, automated loan sampling and analysis tools and new mortgage rules.

This past year examiners in DFI's Consumer Finance section achieved certification through the Conference of State Bank Supervisors (CSBS) as Certified Mortgage Examiners. Completion of this certification will help to enable DFI's Consumer Finance section to achieve accreditation by CSBS which will further the section's goal of being the primary mortgage regulator for the state of Ohio.

Within Securities, two members of the Enforcement Section obtained the distinguished Certified Fraud Examiner (CFE) credential this fiscal year. The CFE credential denotes proven expertise in fraud prevention, detection and deterrence. CFEs are trained to identify the warning signs and red flags that indicate evidence of fraud and fraud risk.

During the past year, a number of senior DFI staff members were appointed to leadership positions in several national associations including:

- The Board of Directors for the Conference of State Bank Supervisors (CSBS)
- CSBS Regulatory Committee and the State Supervisory Processes Committee
- Federal Financial Institutions Examination Council

Other staff members are active in national associations including:

- National Association of State Credit Union Supervisors (NASCUS)
- Board of the American Association of Residential Mortgage Regulators (AARMR)
- National Association of Consumer Credit Administrators (NACCA)



Division of Administration

The Division of Administration acts as a service entity to the entire department. Housed in the Division of Administration are the following sections: the Office of Director; Communications; Fiscal Administration; Human Resources; Information Technology Group; Legal; Legislative Affairs; Support Services; and Video Services. In September, 2007, the Department began regulating the new statewide video franchise process. The Video Service Section regulates cable television providers that have obtained video service authorization from the Director of Commerce. The Director also has the authority to investigate and enforce customer service standards.

Division of Financial Institutions

The Division of Financial Institutions regulates Ohio's state-chartered depository institutions and non-depository financial services. The Division also regulates trust companies and licenses domestic and foreign money transmitters. Examination, supervision, and regulatory activities are performed by the Division staff specializing in the operations of each specific industry. The Division's Office of Consumer Affairs educates Ohioans on how to protect themselves in the mortgage lending process, receives complaints against lenders, and refers borrowers to other organizations that can assist when lending laws have been violated, and cases are referred for prosecution.

Division of Industrial Compliance

The Division of Industrial Compliance & Labor (DIC) reviews and approves the building plans for the construction and renovation of commercial and public building projects. The Division also provides regulatory certification and inspection of boiler and elevator systems essential to public welfare and safety. DIC staff members conduct inspections of plumbing, electrical and structural systems; elevators; boilers; bedding and upholstered products. DIC provides testing, certification, licensing and continuing education services for numerous skilled trades in Ohio's building industry. The Bureau of Wage and Hour Administration administers and enforces Ohio's prevailing wage, minimum wage, overtime and minor labor laws. Ohio's prevailing wage law requires public authorities to pay the local prevailing rate of wages for work performed under public construction contracts.

Division of Liquor Control

The Division of Liquor Control is responsible for controlling the manufacture, distribution and sale of all alcoholic beverages in Ohio. The division is the state's sole purchaser and distributor of spirituous liquor (intoxicating liquor containing more than 21 percent alcohol by volume). Spirituous liquor is sold through more than 430 private businesses, known as contract agents. Revenues are used to help fund a variety of programs offered by various state agencies. Regulatory functions include the issuance of permits to the state's approximately 24,000 privately owned and operated manufacturers, distributors and retailers of alcoholic beverages. The division also regulates industry compliance with laws pertaining to the manufacture, importation and distribution of beer, wine and mixed beverages containing 21 percent or less alcohol by volume.



Division of Real Estate & Professional Licensing

The Division of Real Estate & Professional Licensing licenses real estate brokers and salespersons. After licensure, the Division conducts audits to ensure compliance with Ohio law. When allegations of misconduct, fraud or unlicensed activity are made against licensees or registrants, the Division is charged with investigating such allegations, holding hearings, and imposing discipline as determined by the Ohio Real Estate Commission and the Ohio Real Estate Appraiser Board when warranted. The Division also supports the Ohio Cemetery Dispute Resolution Commission by registering complaints or disputes involving registered cemeteries.



Division of Securities

The Division of Securities' mission is to maintain a balance between enhancing capital formation and providing investor protection. This balance is achieved by administering and enforcing the Ohio Securities Act. The Act requires the licensing of those who sell securities or give advice about investing in securities; provides for the registration or exemption of securities sold and prohibits certain conduct in connection with the sale of securities and the giving of advice about investing in securities.



Division of State Fire Marshal

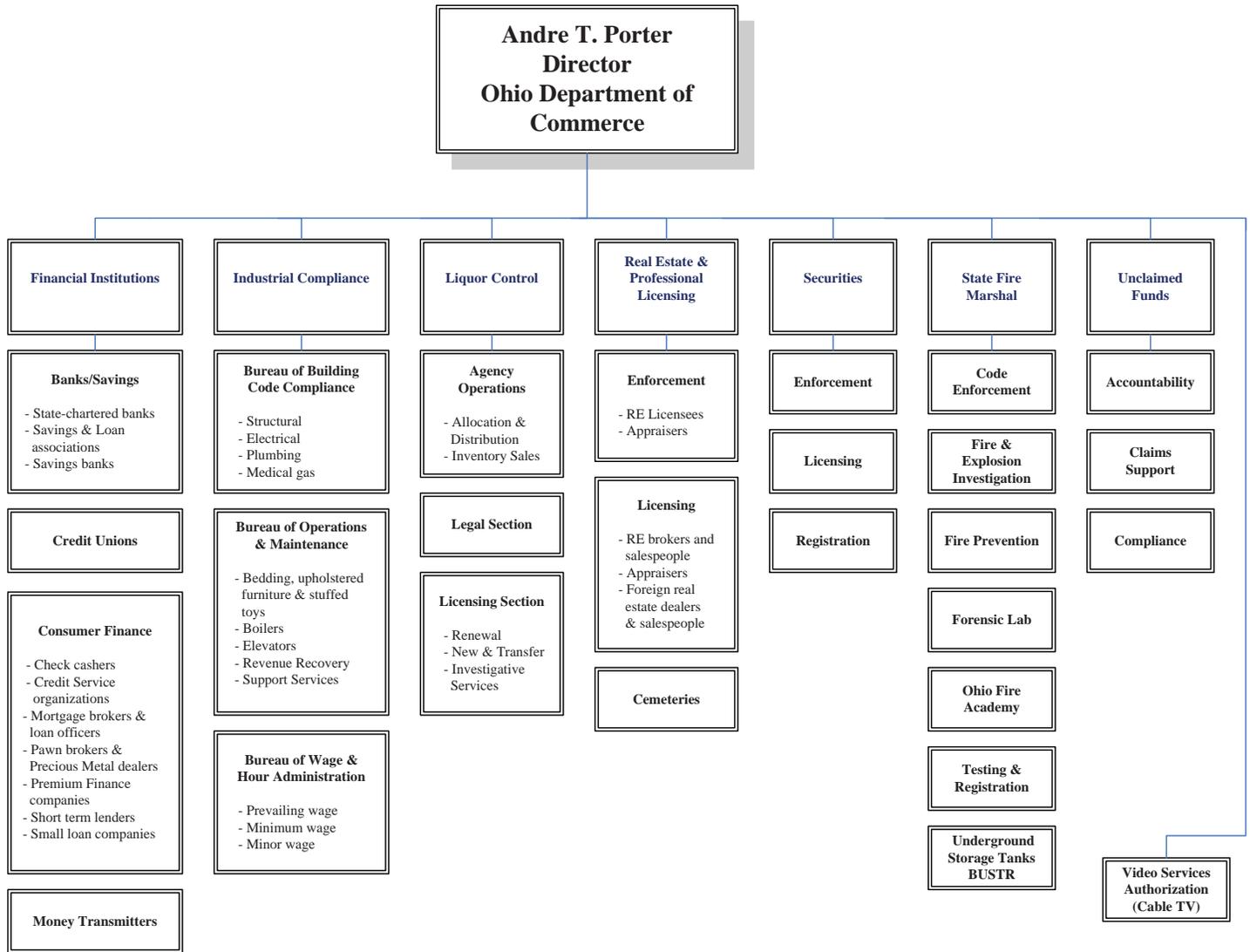
The State Fire Marshal's Office is the oldest established office of its kind in the United States. It consists of seven bureaus and one unit: Administration, Fire & Explosion Investigations, Forensic Laboratory, Bureau of Underground Storage Tank Regulation, Fire Prevention, Code Enforcement, Testing and Registration, and the Ohio Fire Academy. Responsibilities include modernizing and enforcing the Ohio Fire Code; designing and presenting fire prevention programs; analyzing fire-related criminal evidence; investigating the cause and origin of fires and explosives; training firefighters; providing fire-safety education to business, industry and the general public; regulating underground storage tanks; testing and training; and licensing and certification support services.



Division of Unclaimed Funds

The Division of Unclaimed Funds is responsible for the safekeeping and return of monies designated as "unclaimed." Each year, due to death, inadvertence or forgetfulness, thousands of people and organizations lose track of monies and intangible personal property in Ohio. Common examples of unclaimed funds are: dormant checking and savings accounts, forgotten rent and utility deposits, uncashed checks, undelivered stock certificates, and uncashed insurance policies.

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BOARDS AND COMMISSIONS

The following boards and commissions are associated with the Ohio Department of Commerce:

Division of Financial Institutions

Banking Commission - Advises the Superintendent of Financial Institutions and the Deputy Superintendent for Banks on any matters submitted to it by the Division and confirms the annual schedule of assessments.

Credit Union Council - Advises the Superintendent of Financial Institutions and the Deputy Superintendent for Credit Unions on any matters submitted to it by the Division related to credit union laws and rules and confirms the annual schedule of assessments.

Savings and Loan Associations and Savings Bank Board - Advises the Superintendent of Financial Institutions and the Deputy Superintendent for Savings and Loan Associations and Savings Banks on any matters submitted to it by the Division and confirms the annual schedule of assessments.

Division of Industrial Compliance

Board of Building Standards – Formulates and adopts rules governing the Ohio Building Code. The Board also certifies municipal corporations, county, and township building departments to enforce the Ohio Building Code.

Board of Building Appeals – Reviews appeals made to adjudication orders issued by the Division of Industrial Compliance’s Bureaus of Building Code Compliance and Operations and Maintenance, or any certified local or county enforcement agency and also reviews appeals made to fire citations issued by the State Fire Marshal or any local fire department with a certified fire safety inspector.

Electrical Safety Inspector Advisory Committee – Reviews the National Electric Code for compatibility with the Board of Building Standards’ other rules. The Committee reviews rules relating to the certification of electrical safety inspectors and receives input from the electrical industry, contractors and inspectors.

Residential Construction Advisory Committee – Conducts research in and makes recommendations on developing a new model residential construction building code.

Ohio Construction Industry Licensing Board – Issues licenses to qualified electrical, heating ventilating and air conditioning, plumbing, hydronics and refrigeration contractors who successfully pass the International Code Council licensing examination.

Ohio Historic Boiler Licensing Board – Oversees the testing, licensing and inspection of historic boiler operators and equipment.

Ski Tramway Board – Oversees the registration and inspection of ski/tram systems.

Liquor Control

Liquor Control Commission – Ensures compliance with Ohio’s liquor laws and regulations, working with both the Division of Liquor Control and the Ohio Department of Public Safety’s Investigative Unit. Conducts hearings and issues orders on the state’s liquor laws and regulations.



Real Estate & Professional Licensing

Ohio Real Estate Commission - Reviews hearing examiner reports each month regarding alleged real estate license law violations and its consideration of licensee appeals on licensure issues. If a licensee is found to have violated licensing law, the Commission can revoke or suspend a license, assess a fine, or order additional continuing education. The Commission also hears cases against persons engaging in unlicensed activity.

Real Estate Appraiser Board - Oversees the operation of Ohio's real estate appraiser licensure and certification program. If a licensed or certified appraiser is found to have violated appraiser law, the Board can revoke or suspend a license or certification, assess a fine, or order additional continuing education.

Cemetery Dispute Resolution Commission - Assists in resolving complaints against registered cemeteries by using informal techniques of mediation, conciliation and persuasion. The Commission hears complaints brought by individuals who are experiencing a problem with a cemetery.

State Fire Marshal

State Fire Council - Conducts research and publishes reports on fire safety. The Council makes recommendations to the Governor, the General Assembly and other state agencies on any needed changes in laws, rules or administrative policies relating to fire safety. The Council also may recommend revisions to the rules in the State Fire Code adopted by the State Fire Marshal.

Petroleum Underground Storage Tank Release Compensation Board - Administers the Ohio Financial Assurance Fund, created in response to federal regulations mandating that all owners and operators of petroleum underground storage tanks (USTs) demonstrate the financial ability to pay for potential damages caused by releases from the tanks.



TABLE OF APPENDIXES



Ohio-Chartered Banks

As of 3/31/2014

(000s omitted)

City	Institution	Total Assets
Andover	The Andover Bank	\$ 329,426
Antwerp	The Antwerp Exchange Bank Company	\$ 90,082
Apple Creek	The Apple Creek Banking Company	\$ 110,784
Archbold	The Farmers & Merchants State Bank	\$ 949,483
Ashville	The Citizens Bank of Ashville, Ohio	\$ 104,638
Athens	The Hocking Valley Bank	\$ 234,361
Attica	Sutton Bank	\$ 379,047
Bainbridge	The Rockhold, Brown & Company Bank	\$ 33,619
Baltic	The Baltic State Bank	\$ 45,367
Beverly	The Citizens Bank Company	\$ 166,589
Bexley	First Bexley Bank	\$ 309,617
Big Prairie	The Monitor Bank	\$ 44,619
Caldwell	The Farmers and Merchants Bank	\$ 100,975
Cincinnati	CBank	\$ 100,170
Cincinnati	Fifth Third Bank	\$ 127,330,617
Cincinnati	The North Side Bank and Trust Company	\$ 491,893
Cincinnati	Johnson Trust Company	\$ 1,900
Circleville	The Savings Bank	\$ 326,373
Coldwater	The Peoples Bank Co.	\$ 420,841
Columbus	Cooper State Bank	\$ 121,125
Columbus	First City Bank	\$ 53,857
Columbus	Insight Bank	\$ 233,719
Columbus Grove	The Union Bank Company	\$ 554,544
Cortland	The Cortland Savings and Banking Company	\$ 522,430
Coshocton	Ohio Heritage Bank	\$ 252,068
Defiance	The State Bank and Trust Company	\$ 648,020
DeGraff	The Citizens Bank of DeGraff	\$ 34,361
Deshler	The Corn City State Bank	\$ 58,840
Edon	The Edon State Bank Company, of Edon, Ohio	\$ 61,411
Fort Jennings	The Fort Jennings State Bank	\$ 163,123
Fremont	The Croghan Colonial Bank	\$ 816,651
Gahanna	Heartland Bank	\$ 600,008
Gallipolis	The Ohio Valley Bank Company	\$ 813,264
Gambier	The Peoples Bank	\$ 52,272



Ohio-Chartered Banks

As of 3/31/2014

(000s omitted)

Genoa	The Genoa Banking Company	\$	270,745
Hamler	The Hamler State Bank	\$	75,712
Hicksville	The Hicksville Bank	\$	111,642
Independence	Independence Bank	\$	177,788
Killbuck	The Killbuck Savings Bank Company	\$	471,588
Lewis Center	The Delaware County Bank and Trust Company	\$	495,086
Logan	The Citizens Bank of Logan, Ohio	\$	200,551
Lorain	Buckeye Community Bank	\$	148,772
Magnolia	The Bank of Magnolia Company	\$	77,146
Marblehead	The Marblehead Bank	\$	43,304
Marietta	The Settlers Bank	\$	115,320
Marion	The Fahey Banking Company	\$	196,740
Marion	The Ohio State Bank	\$	94,170
Martins Ferry	The Citizens Savings Bank	\$	404,133
Metamora	The Metamora State Bank	\$	63,504
Miamisburg	Farmers & Merchants Bank	\$	114,345
Middlefield	The Middlefield Banking Company	\$	667,975
Milford	Center Bank	\$	119,778
Milford	Riverhills Bank	\$	127,556
Millersburg	The Commercial and Savings Bank of Millersburg, Ohio	\$	601,747
Minster	Minster Bank	\$	385,738
Mount Victory	The Mt Victory State Bank	\$	17,286
Napoleon	The Henry County Bank	\$	272,514
New Madison	The Farmers State Bank of New Madison, Ohio	\$	133,662
New Matamoras	The Peoples Savings Bank	\$	56,296
Old Fort	The Old Fort Banking Company	\$	434,677
Osgood	Osgood State Bank	\$	148,990
Ottoville	The Ottoville Bank Company	\$	83,091
Pataskala	The Pataskala Banking Company	\$	34,101
Pomeroy	The Farmers Bank and Savings Company	\$	257,249
Ravenna	Portage Community Bank	\$	279,893
Republic	The Republic Banking Company	\$	41,507
Richwood	The Richwood Banking Company	\$	446,099
Sandusky	The Citizens Banking Company	\$	1,247,793
Sherwood	The Sherwood State Bank	\$	55,385
Somerset	Commodore Bank	\$	84,452
Spencer	The Farmers Savings Bank	\$	275,992
St. Bernard	First Safety Bank	\$	49,889
St. Henry	The St. Henry Bank	\$	263,929
Tiffin	First Bank of Ohio	\$	165,823
Upper Sandusky	The Commercial Savings Bank	\$	319,123



Ohio-Chartered Banks

As of 3/31/2014

(000s omitted)

Waterford	The Waterford Commercial and Savings Bank	\$	45,709
Wellston	The Milton Banking Company	\$	136,618
West Alexandria	The Twin Valley Bank	\$	49,918
West Mansfield	The Union Banking Company	\$	56,967
West Salem	Farmers State Bank	\$	96,147
Whitehall	First Community Bank	\$	99,151
Winchester	The First State Bank of Adams County	\$	320,668
Worthington	Columbus First	\$	271,445
Worthington	Great Lakes Bankers' Bank	\$	95,838
Worthington	The Guernsey Bank	\$	120,964
Wyoming	Spring Valley Bank	\$	73,818
Youngstown	Farmers Trust Company	\$	11,579
Zanesville	North Valley Bank	\$	167,561
Zanesville	The Community Bank	\$	373,589
	87 Banks	\$	148,107,157



Ohio-Chartered Savings Institutions

As of 3/31/2014

(000s omitted)

City	Institution	Total Assets
Akron	North Akron Savings Bank	\$ 146,771
Bellaire	Belmont Savings Bank	\$ 594,187
Belpre	Belpre Savings Bank	\$ 53,513
Bethel	Community Savings Bank	\$ 42,486
Brookville	The Brookville Building and Savings Association	\$ 44,746
Cadiz	The Equitable Savings and Loan Company	\$ 13,426
Cincinnati	The Cincinnati Savings & Loan Co.	\$ 84,538
Cincinnati	Cheviot Savings Bank	\$ 583,427
Cincinnati	Mt Washington Savings and Loan	\$ 88,376
Cincinnati	Columbia Savings Bank	\$ 36,484
Cincinnati	Union Savings Bank	\$ 2,435,184
Cincinnati	New Foundation Savings Bank	\$ 21,709
Cincinnati	Eagle Savings Bank	\$ 107,518
Cleveland	The Pioneer Savings Bank	\$ 31,485
Conneaut	Conneaut Savings Bank	\$ 82,216
Coshocton	The Home Loan Savings Bank	\$ 165,796
Cuyahoga Falls	Valley Savings Bank	\$ 128,576
Gahanna	Benchmark Bank	\$ 115,774
Greenfield	The Home Building and Loan Company	\$ 37,818
Harrison	The Harrison Building and Loan Association	\$ 222,876
Kent	Home Savings Bank	\$ 164,957
Mansfield	The Mechanics Savings Bank	\$ 407,855
Mason	Peoples First Savings Bank	\$ 59,048
Miamitown	Miami Savings Bank	\$ 113,050
Middletown	American Savings Bank	\$ 38,085
Nelsonville	Nelsonville Home and Savings	\$ 27,112
Newbury	Geauga Savings Bank	\$ 362,166
Reading	Valley Central Savings Bank	\$ 93,158
Strasburg	Strasburg Savings	\$ 50,174
Upper Arlington	The Arlington Bank	\$ 265,629
Urbana	The Peoples Savings Bank	\$ 102,972
Versailles	Versailles Savings and Loan Company	\$ 52,076



Ohio-Chartered Savings Institutions

As of 3/31/2014

(000s omitted)

Wapakoneta	Home Savings Bank of Wapakoneta	\$	36,969
West Liberty	The Peoples Savings and Loan Company	\$	54,117
West Union	Adams County Building and Loan Company	\$	24,182
Wilmington	The Wilmington Savings Bank	\$	127,300
Woodsfield	Woodsfield Savings Bank	\$	55,789
Wooster	Wayne Savings Community Bank	\$	409,974
Youngstown	The Home Savings and Loan Co.	\$	1,750,949
	43 Savings Institutions	\$	9,232,468



Ohio-Chartered Credit Unions

As of 3/31/2014

(000s omitted)

City	Institution	Total Assets
Massillon	540 I.B. E. W. Credit Union Inc.	\$780,068
Vandalia	Abbey Credit Union, Inc.	\$84,625,856
Ontario	Advantage Credit Union, Inc.	\$42,406,823
Akron	Akron Firefighters' Credit Union, Inc.	\$20,063,654
Akron	Akron Municipal Employee's Credit Union, Inc.	\$5,537,202
Akron	Akron Police Department Credit Union, Inc.	\$12,017,753
Cleveland	Antioch Credit Union, Inc.	\$2,986,796
Youngstown	Associated School Employees Credit Union, Inc.	\$146,917,314
Piketon	Atomic Credit Union, Inc.	\$217,093,773
Franklin	Atrium Credit Union, Inc.	\$7,729,456
Fairfield	AurGroup Financial Credit Union, Inc.	\$149,583,279
Oregon	Bay Area Credit Union, Inc.	\$56,792,734
Brook Park	Best Reward Credit Union	\$126,647,893
Columbus	Bridge Credit Union, Inc.	\$45,558,948
Middleburg Heights	BSE Credit Union, Inc.	\$17,983,382
Akron	Buckeye State Credit Union, Inc.	\$89,138,200
Van Wert	C C C Van Wert Credit Union Inc.	\$664,647
Mount Vernon	C E S Credit Union, Inc.	\$124,742,772
Walbridge	CANDO Credit Union, Inc.	\$9,430,478
Canton	Canton Police and Firemen's Credit Union, Inc.	\$7,710,329
Mentor	Cardinal Community Credit Union, Inc.	\$177,914,274
Columbus	Central Credit Union, Inc.	\$2,730,114
Hamilton	Chaco Credit Union, Inc.	\$177,669,839
Toledo	Champion Credit Union, Inc.	\$48,127,934
Cincinnati	Cincinnati Central Credit Union, Inc.	\$94,239,993
Harrison	Cincinnati Employees Credit Union, Inc.	\$26,429,082
Cincinnati	CINCO Family Financial Center Credit Union, Inc.	\$123,626,603
Cleveland	Civil Service Employees' Association Credit Union	\$6,270,380
Cleveland Hts.	Cleveland Heights Teachers Credit Union, Inc.	\$7,750,692
Maumee	Co-op (Toledo) Credit Union, Inc.	\$9,018,920
Dayton	CODE Credit Union	\$115,303,163
Lisbon	Columbiana County School Employees Credit Union, Inc.	\$10,195,285
Cincinnati	Communicating Arts Credit Union	\$58,864,909
Ashtabula	Community First Credit Union	\$71,675,551
North Canton	Community One Credit Union of Ohio, Inc.	\$66,700,697
Elyria	Community Star Credit Union, Inc.	\$54,371,486
Strongsville	Community United Credit Union, Inc.	\$11,789,731
Cleveland	Cory Methodist Church Credit Union, Inc.	\$1,916,076



Ohio-Chartered Credit Unions

As of 3/31/2014

(000s omitted)

Hilliard	Credit Union of Ohio Inc.	\$134,049,192
North Jackson	Credit Union One, Inc.	\$10,841,804
Olmsted Falls	Dairypak Employees Credit Union Inc.	\$438,220
Kettering	Day Air Credit Union, Inc.	\$288,062,798
Dayton	Day-Met Credit Union, Inc.	\$81,725,045
Cincinnati	DECA Credit Union, Inc.	\$4,511,821
Sylvania	Directions Credit Union, Inc.	\$598,689,476
Youngstown	Distinguished Service Credit Union Inc.	\$1,415,644
Euclid	Eaton Family Credit Union, Inc.	\$59,207,265
North Canton	ECO Food Dealers Association Credit Union, Inc.	\$1,151,316
Springfield	Edison Credit Union, Inc.	\$4,860,927
Youngstown	Edison Financial Credit Union, Inc.	\$42,096,791
Westerville	Education First Credit Union, Incorporated	\$89,975,539
Toledo	Educational Community Alliance Credit Union, Inc.	\$44,351,169
Garfield Heights	Emerald Credit Union, Inc.	\$50,514,937
Cleveland	Faith Community United Credit Union, Inc.	\$13,383,545
Cuyahoga Falls	Falls Catholic Credit Union, Inc.	\$40,486,899
Cuyahoga Heights	Firefighters Community Credit Union, Inc.	\$201,444,680
Niles	First Choice Community Credit Union, Inc.	\$26,135,872
Coldwater	First Choice Credit Union, Inc.	\$15,084,393
Akron	FirstEnergy Family Credit Union, Inc.	\$41,085,185
Dayton	Freedom First Credit Union, Inc.	\$28,946,045
Massillon	Friends and Family Credit Union, Inc.	\$68,009,582
Burton	Geauga Credit Union, Inc.	\$34,681,330
Cincinnati	General Electric Credit Union	\$1,935,843,086
Zanesville	Genesis Employees Credit Union, Inc.	\$12,572,346
Akron	GenFed Financial Credit Union, Inc.	\$207,171,501
Girard	Girard Credit Union, Inc.	\$2,273,511
Dayton	Globe Industries Employees' Credit Union, Inc.	\$1,812,361
Massillon	Golden Circle Credit Union, Inc.	\$88,984,106
Akron	Goodyear Employees Credit Union, Inc.	\$4,249,691
Mansfield	Gorman-Rupp & Associates Credit Union, Inc.	\$9,062,945
Columbus	Grange Mutual Employees Credit Union Inc.	\$7,871,367
Sylvania	Great Lakes Credit Union, Inc.	\$28,054,428
Cincinnati	Greater Cincinnati Credit Union, Inc.	\$89,473,677
Cincinnati	Heekin Can Employees Credit Union, Inc.	\$863,539
Chillicothe	Homeland Credit Union, Inc.	\$359,800,231
Troy	HTM Area Credit Union Inc.	\$20,091,779
Clyde	Impact Credit Union, Inc.	\$122,757,895



Ohio-Chartered Credit Unions

As of 3/31/2014

(000s omitted)

Springfield	International Harvester Employee Credit Union, Inc.	\$265,994,259
West Chester	Kemba Credit Union, Inc.	\$599,772,684
Gahanna	KEMBA Financial Credit Union, Inc.	\$845,491,377
Kent	Kent Credit Union, Inc.	\$45,173,326
Dayton	KH Network Credit Union	\$44,090,018
Cheshire	Kyger Creek Credit Union, Inc.	\$16,964,523
Painesville	L.E.O. Credit Union	\$15,858,046
Avon Lake	Lakeshore Community Credit Union, Inc.	\$27,144,357
Lakewood	Latvian Cleveland Credit Union, Inc.	\$32,263,748
Mentor	Local #673 Credit Union, Inc.	\$1,808,538
Lorain	Lorain School Employees Credit Union, Inc.	\$15,813,709
Elyria	Manatrol Division Employees Credit Union, Inc.	\$729,827
Marion	Marion Community Credit Union, Inc.	\$58,014,748
Toledo	Maumee Valley Credit Union, Inc.	\$20,917,936
Greenville	Members Choice Credit Union, Inc.	\$17,449,990
Middletown	Middletown Area Schools Credit Union	\$6,969,229
Franklin	MidUSA Credit Union, Inc.	\$196,549,749
Findlay	Millstream Area Credit Union, Inc.	\$33,814,172
Dayton	Montgomery County Credit Union, Inc.	\$28,879,867
Rittman	Morton Salt Credit Union	\$4,551,862
Cincinnati	New Horizons Credit Union, Inc.	\$40,271,702
Fairview Park	North Coast Credit Union, Inc.	\$12,608,766
Toledo	Nueva Esperanza Community Credit Union	\$1,566,565
Wooster	OARDC Employees' Credit Union, Inc.	\$508,292
Independence	Ohio Teamsters Credit Union, Inc.	\$16,249,324
Athens	Ohio University Credit Union, Inc.	\$294,890,063
Hannibal	Ohio Valley Community Credit Union	\$138,253,094
Cleveland	Ohio's First Class Credit Union, Inc.	\$39,084,784
Pepper Pike	Orange School Employees Credit Union, Inc.	\$3,141,208
Painesville	Painesville Credit Union, Inc.	\$27,415,986
Columbus	Pathways Financial Credit Union, Inc.	\$223,345,917
Cincinnati	Postal Family Credit Union, Inc.	\$62,565,720
Columbus	Producers Employees' Credit Union, Inc.	\$760,826
Parma	PSE Credit Union, Inc.	\$123,169,443
Miamisburg	River Valley Credit Union, Inc.	\$229,903,053
Belpre	Riverview Credit Union, Inc.	\$53,912,663
Portsmouth	S. C. F. E. Credit Union, Inc.	\$1,008,074
Elyria	School Employees Lorain County Credit Union, Inc.	\$144,555,244
Marysville	Scott Associates Credit Union Inc.	\$11,450,990



Ohio-Chartered Credit Unions

As of 3/31/2014

(000s omitted)

Warren	Seven Seventeen Credit Union, Inc.	\$831,132,284
Batavia	Sharefax Credit Union Inc.	\$322,443,698
Cambridge	Southeastern Ohio Credit Union, Inc.	\$25,294,387
Cincinnati	St. James Parish Credit Union, Inc.	\$6,898,949
Cleveland	St. Paul A M E Zion Church Credit Union Inc.	\$228,573
Canton	Sugardale Employees Credit Union, Inc.	\$4,191,148
Massillon	Superior Savings Credit Union	\$21,727,168
Cleveland	TALERIS Credit Union, Inc.	\$72,466,322
Mansfield	Tappan Community Credit Union, Inc.	\$15,058,955
Columbus	Telhio Credit Union, Inc.	\$532,292,469
Avon Lake	The Catholic Credit Union, Inc.	\$9,285,449
Cleveland	The Cleveland Police Credit Union, Inc.	\$34,201,352
Lakewood	The Lakewood Fire Fighters Credit Union, Inc.	\$1,568,610
Cleveland	The Ohio Educational Credit Union, Inc.	\$127,090,803
Toledo	The Toledo Postal Employees Credit Union, Inc.	\$5,264,406
Warren	The Trumbull County Postal Employees Credit Union, Inc.	\$1,389,434
New Knoxville	The Way Credit Union, Inc.	\$12,425,374
Fairlawn	Towpath Credit Union, Inc.	\$116,798,665
Canfield	Tri-County Credit Union Inc.	\$12,340,899
Kettering	Triangle Credit Union, Inc.	\$17,609,902
Dover	Tuscarawas Schools Credit Union, Inc.	\$14,730,202
Garfield Heights	Union of Poles In America Credit Union	\$866,604
North Canton	United Methodist Financial Credit Union, Inc.	\$97,228,557
Dayton	Universal 1 Credit Union, Inc.	\$379,330,299
Cincinnati	UPS Credit Union, Inc.	\$3,738,968
Willoughby	WES Credit Union, Inc.	\$10,958,738
Millersburg	West Holmes School Employees Credit Union, Inc.	\$302,902
Columbus	Whitehall Credit Union, Inc.	\$18,297,463
Harrison	Whitewater Community Credit Union, Inc.	\$6,199,625
Parma	Wiremen's Credit Union, Inc.	\$24,795,151
Dayton	Wright-Dunbar Area Credit Union, Inc.	\$436,619
Fairborn	Wright-Patt Credit Union, Inc.	\$2,821,754,722
Youngstown	Youngstown City Schools Credit Union, Inc.	\$9,058,284
Youngstown	Youngstown Firefighter's Credit Union, Inc.	\$3,275,889

150 Credit Unions	\$16,268,634,573
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Money Transmitters Licensees

As of March 31, 2014

Money Transmitters	City
Ace Cash Express, Inc.	Irving, TX
ADP Payroll Services, Inc.	San Dimas, CA
Amal USA, Inc.	Decatur, GA
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Avalon Financial Corp.	Westlake, OH
Bancomer Transfer Services, Inc.	Houston, TX
Bannockburn Global Forex, LLC	Cincinnati, OH
Blackhawk Network California, Inc.	Pleasanton, CA
Cambridge Mercantile Corp.(U.S.A.)	Toronto, ON Canada
CheckFreePay Corporation	Hamden, CT
Checksmart Money Order Services, Inc.	Dublin, OH
Comdata TN, Inc.	Brentwood, TN
Commonwealth Foreign Exchange, Inc.	Providence, RI
Continental Exchange Solutions, Inc.	Buena Park, CA
Custom House (USA) Ltd.	Englewood, CO
Dahabshil, Inc.	Hilliard, OH
Dar al Tawakul General Trading, LLC	Minneapolis, MN
Discount Drug Mart, Inc.	Medina, OH
DSI-ITI, Inc.	Altoona, PA
Ethos Group Payment Services, Inc. dba PegasusPay	Irving, TX
Facebook Payments, Inc.	Menlo Park, CA
Girosol Corp.	North Miami Beach, FL
Global Cash Access, Inc.	Las Vegas, NV
Global Express Money Orders, Inc.	Silver Spring, MD
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Monrovia, CA
Hodan Global Money Services, Inc.	Minneapolis, MN
IDT Payment Services, Inc.	Newark, NJ
Integrated Payment Systems, Inc.	Greenwood Village, CO
InteliSpend Prepaid Solutions, LLC	Fenton, MO
Inter-Cambio Express, Inc.	Goshen, IN
Intermex Wire Transfer, LLC	Miami, FL
ITC Financial Licenses, Inc.	Columbus, GA
JPay, Inc.	Miami, FL
Kaah Express F.S., Inc.	Minneapolis, MN
Keefe Commissary Network, LLC	St. Louis, MO
Meest Corporation, Inc.	Toronto, ON Canada
MEMO Financial Services America, Inc.	Wormleysburg, PA
Meracord LLC	Tacoma, WA



Money Transmitters Licensees

As of March 31, 2014

MoneyGram Payment Systems, Inc.	Minneapolis, MN
Nationwide Bi-Weekly Administration, Inc.	Xenia, OH
Netspend Corporation	Austin, TX
nFinanSe Payments, Inc.	Tampa, FL
North American Money Transfer, Inc.	Stone Mountain, GA
Obopay, Inc.	Redwood City, CA
Official Payments Corporation	Norcross, GA
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
PayPal, Inc.	San Jose, CA
PreCash, Inc.	Houston, TX
SGS Corporation (of Kansas) (fka Coinstar E-Payment Services, Inc.)	La Mirada, CA
Sigue Corp.	Sylmar, CA
Skrill USA, Inc.(fka Moneybookers USA, Inc.)	New York, NY
Softgate Systems, Inc. (fka IPP of America, Inc.)	Fairfield, NJ
Square, Inc.	San Francisco, CA
Tempus Consulting, Inc.	Washington, DC
TouchPay Holdings, LLC	Irving, TX
Trans-Fast Remittance LLC	New York, NY
Travelex Currency Services Inc.	New York, NY
U. S. Money Express Co.	Chicago, IL
Viamerica Corporation	Bethesda, MD
Western Union Business Solutions, LLC (fka Travelex Global Business Payments, Inc.)	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
World First USA, Inc.	Arlington, VA
Xoom Corporation	San Francisco, CA



Consumer Finance License Types

NOTE: The information contained herein does not reflect an official position of the Ohio Department of Commerce, Division of Financial Institutions, and this information may not be relied upon as the Division's interpretation of law or policy.

CHECK CASHERS

Ohio Revised Code 1315.21 -- 1315.99

Ohio Administrative Code 1301:8-8-01 -- 1301:8-8-06

To obtain a check cashing license, an entity must be financially sound, have a net worth of at least \$25,000, and have good character and the ability and fitness to engage in the business of cashing checks. In addition, applicants must have a Money Service Business registration and complete an Ohio Declaration of Material Assistance form. Ohio Mortgage Loan Act registrants, small loan licensees, banks, credit unions, money transmitters, or retail establishments that are not deriving more than 5% of gross income from cashing checks are exempt. Licenses are renewed annually by December 31.

All check cashers must conspicuously post a schedule of fees and charges. There are no fee limitations on non-government issued checks. The total of any and all fees cannot be more than 3% of the face amount of the check for government issued checks.

CREDIT SERVICE ORGANIZATIONS

Ohio Revised Code Chapter 4712.

A credit service organization is defined as an entity that, in return for payment, represents that they will improve a buyer's credit rating or assist in obtaining an extension of credit. A certificate of registration must be obtained to operate as a credit service organization, and any past or present legal complaints against the entity must be disclosed. Licensees must also obtain a \$50,000 surety bond and renew their registration annually by April 30th. Buyers must be provided with a written statement of rights that includes a detailed description of the services to be performed, the total cost of the services, and a list of available nonprofit budget and debt counseling services.

HOMEOWNER EQUITY PROTECTION ACT

Ohio Revised Code 1349.25 -- 1349.72

The Homeowner Equity Protection Act applies to mortgage lenders, including banks, except where the lender is a federally chartered institution or operating subsidiary. The Act only applies to loans involving property located within Ohio that is refinanced or where a second mortgage is secured by a person's principal residence. The Act does not apply to home purchases or initial construction but does apply to open-end loans. The Act applies to loans with an interest rate of 8% over the comparable Treasury note for first mortgages and 10% for second mortgages. It also applies to loans of \$25,000 or more with total points and fees over 5% of the loan amount and loans under \$25,000 with total points and fees over 8%.

The Act provides that if existing debt plus the proposed loan exceeds 50% of gross income, the consumer must receive pre-purchase counseling and sign a disclosure acknowledging risk. If debt exceeds 50% of gross income, no prepayment penalty is permitted. Items not permitted under the Act include balloon payments unless the loan term exceeds five years, negative amortization, and an increased interest rate upon default. Loans cannot be made based on collateral without regard to the consumer's ability to repay from income.

MORTGAGE BROKERS & LOAN ORIGINATORS

Ohio Revised Code 1322.01 -- 1322.99

Ohio Administrative Code 1301:8-7-01 -- 1301:8-7-29

A "Loan Originator" is defined as an individual, who for compensation, takes or offers to take a mortgage loan application, or advises or negotiates loan terms, or commits to a mortgage for a buyer. It does not include an individual that performs purely clerical tasks, real estate brokerage activities, or the extension of credit relating to timeshares, and generally does not include loan processors, attorneys, or the retail sale of manufactured/mobile homes.



A “Mortgage Broker” is defined as a person who, for compensation, assists a buyer in obtaining a mortgage. It also includes a person engaged in table funding or warehouse lending mortgage loans that are first lien residential mortgage loans. Generally, a Mortgage Broker does not include a person that makes mortgage loans and receives a scheduled payment on each loan, banks, credit unions, mortgage bankers, governmental entities, colleges and universities, or the retail sale of manufactured/ mobile homes.

Mortgage Brokers are required to designate an Operations Manager who is responsible for daily operations and compliance. Brokers must maintain a surety bond in the minimum amount of \$50,000 and \$10,000 for each branch location, and must maintain a special account for bona fide third party fees. Mortgage Brokers must also provide timely disclosures to borrowers with respect to fees, payments, interest, etc. Examinations by the Division of Financial Institutions may be conducted as often as considered necessary.

OHIO MORTGAGE LOAN ACT
Ohio Revised Code 1321.51 -- 1321.99
Ohio Administrative Code 1301:8-3-03 -- 1301:8-3-24

A “Mortgage Loan Originator” is defined as an individual, who for compensation, takes or offers to take a residential mortgage loan application, or advises or negotiates loan terms, or commits to a residential mortgage for a buyer. It also includes any person that advertises, solicits, or holds out that the person is engaged in the business of making residential mortgage loans secured by a mortgage on a borrower’s real estate which is other than a first lien on the real estate. It does not include an individual that performs purely clerical tasks, real estate brokerage activities, or the extension of credit relating to timeshares and also generally does not include loan processors, attorneys, or the retail sale of manufactured/mobile homes.

The Ohio Mortgage Loan Act does not apply to banks, insurance companies, loans made pursuant to the Small Loan Act, government entities, colleges, universities, or business loans. Credit union service organizations may file for an exemption but will still be subject to examination by the Division of Financial Institutions.

Interest cannot exceed 21% unless both parties agree to a higher rate, not to exceed 25%. Interest cannot be compounded or paid in advance. Open end loans are permitted.

PAWNBROKERS
Ohio Revised Code Chapter 4727.
Ohio Administrative Code 1301:8-5-01 -- 1301:8-1-10

A “Pawnbroker” is a person engaged in the business of lending money on personal property for a total finance charge in excess of 8% per annum. To obtain a license, pawnbrokers must demonstrate “experience and fitness” which includes knowledge of the laws, rules and procedures of pawn shop operation and must apply for license renewal biennially no later than June 30. Pawnbrokers must submit to a police record check and demonstrate liquid assets of at least \$100,000, or maintain a surety bond in the penal sum of \$25,000. Fees are to be paid monthly, and pawnbrokers cannot charge more than 5% per month interest plus \$4 per month for storage fees.

Pawnbrokers must supply a list of pawned items to the police department on a daily basis. Pawnbrokers are not required to return stolen items to the owner, but an owner may file an action at law to recover the property.

PRECIOUS METALS DEALERS
Ohio Revised Code Chapter 4728.
Ohio Administrative Code 1301:8-6-01 -- 1301:8-6-06

A Precious Metals Dealer is defined as a person engaged in the business of purchasing articles made of, or containing gold, silver, platinum, or other precious metals or jewels. To hold a precious metals license, applicants must have good character, sufficient financial responsibility, reputation, and experience, a net worth of at least \$10,000, or maintain a surety bond of \$10,000. The License must be renewed annually by June 30th.

A pawnbroker may deal in precious metals without holding a separate precious metals license. However, pawnbrokers must comply with all Precious Metal Act requirements. Transactions between two entities that have special knowledge of the



industry, such as collectors, are exempt. Other exempt entities include Small Loan licensees, Mortgage Loan Act registrants, banks, credit unions, jewelry stores if the purchases are less than 25% of retail sales, and purchases made in probate.

Precious Metals Dealers must make available daily to the police department, a description of all articles received on the preceding business day. Precious Metals Dealers must retain all purchased items for five days. Licensees do not have to return stolen items to their rightful owner, but an owner may file an action at law to recover property.

PREMIUM FINANCE COMPANIES
Ohio Revised Code 1321.20 & 1321.71 -- 1321.99
Ohio Administrative Code 1301:8-4-1 -- 1301:8-4-04

A Premium Finance Company is defined as an entity which advances payment for insurance premiums, together with a finance charge that exceeds 8%. Banks and policies issued by life, property, or casualty insurance companies are exempt. Insurance charges in connection with retail installment sales contracts are also exempt. A Premium Finance Company must be licensed, have a net worth of at least \$50,000, good business reputation, and experience or education in the industry. Licenses are renewed annually by July 1.

Finance charges shall be computed at a maximum rate of \$12 per \$100 per year, plus an acquisition charge of \$20 per agreement. Finance charges can be higher if a premium is not primarily for personal, family or household purposes. In no case may a finance charge exceed 25% APR.

SHORT-TERM LOAN ACT
Ohio Revised Code 1321.35 -- 1321.48 & 1321.99
Ohio Administrative Code 1301:8-11-01 -- 1301:8-11-06

A short-term loan is a loan of \$500 or less that has a duration of 31 days or more. Interest cannot exceed an annual percentage rate of 28%. Only one check collection charge per loan is permitted, and the charge cannot exceed \$20 plus any amount passed on from other financial institutions. Licensees can collect damages and costs in connection with a civil suit after default.

Loans cannot be made if a borrower would owe more than a total of \$500 to one or more licensees, or owe more than 25% of the borrower's gross monthly income. Licensees also cannot accept vehicle titles, real property, or other collateral as security for the loan and cannot charge a pre-payment penalty.

SMALL LOAN COMPANIES
Ohio Revised Code 1321.01 -- 1321.20 & 1321.99
Ohio Administrative Code 1301:8-1-01 -- 1301:8-2-20

The Small Loan Act applies to loans of \$5,000 or less with interest of over 8% per annum. Interest shall not exceed 28% on amounts up to \$1,000 and may not exceed 22% on amounts over \$1,000. Interest shall not be compounded. Interest is defined as all charges payable as a condition to a loan except for loan origination charges, default or deferment charges, and collection charges.

Licensees must have financial responsibility, experience, reputation, and general fitness to warrant the belief the business will be operated lawfully. Licensees must maintain a readily available cash account of \$25,000 and must renew their license by June 30 each year. Banks, credit unions, Ohio Mortgage Loan Act registrants, Insurance Premium Finance Companies, and Short Term Loan licensees are exempt. Open-end loans are permitted, and a credit line charge may be added not exceeding the greater of 1% of the original credit line, or \$30.



Board of Building Standards

Board of Building Standards

The Ohio Board of Building Standards is comprised of fifteen members appointed by the Governor and confirmed by the Senate. The Board formulates and adopts rules governing the erection, construction, repair, and alteration of buildings known as the Ohio Building Code, Ohio Mechanical Code, Ohio Plumbing Code, and the Residential Code of Ohio. The Board certifies county, township and municipal building departments to enforce these codes. The Board is also responsible for the formulation of rules governing industrialized units, installation of equipment, installation and operation of boilers and unfired pressure vessels, and the construction of elevators. The Board employs professional and support staff to assist it in the fulfillment of these duties. Additionally, the Board appoints an Executive Secretary to manage the day-to-day operations of the Board Office.

Certifications

Total Nonresidential & Residential Building Department Personnel Certifications

Building Official	421
Building Inspector	805
Building Inspector Trainee	8
Fire Protection Inspector	100
Plumbing Inspector	203
Medical Gas Inspector	30
Industrial Unit Inspector	38
Plumbing Plan Examiner	28
Electrical Plan Examiner	38
Master Plan Examiner	274
Mechanical Inspector	98
Electrical Safety Inspector	579
Residential Building Official	803
Residential Plans Examiner	100
Residential Building Inspector	282
Residential Mechanical Inspector	27
Residential Plumbing Inspector	262
Residential Industrialized Unit Inspector	27
Total	4123

Continuing Education

- Began expansion of online training offerings on a variety of building code topics available to local building department personnel and Ohio's construction industry
- Trained over 800 students through the Building on the Code education series which offers in-person and live streaming training on Ohio's building codes



Ohio Construction Industry Licensing Board

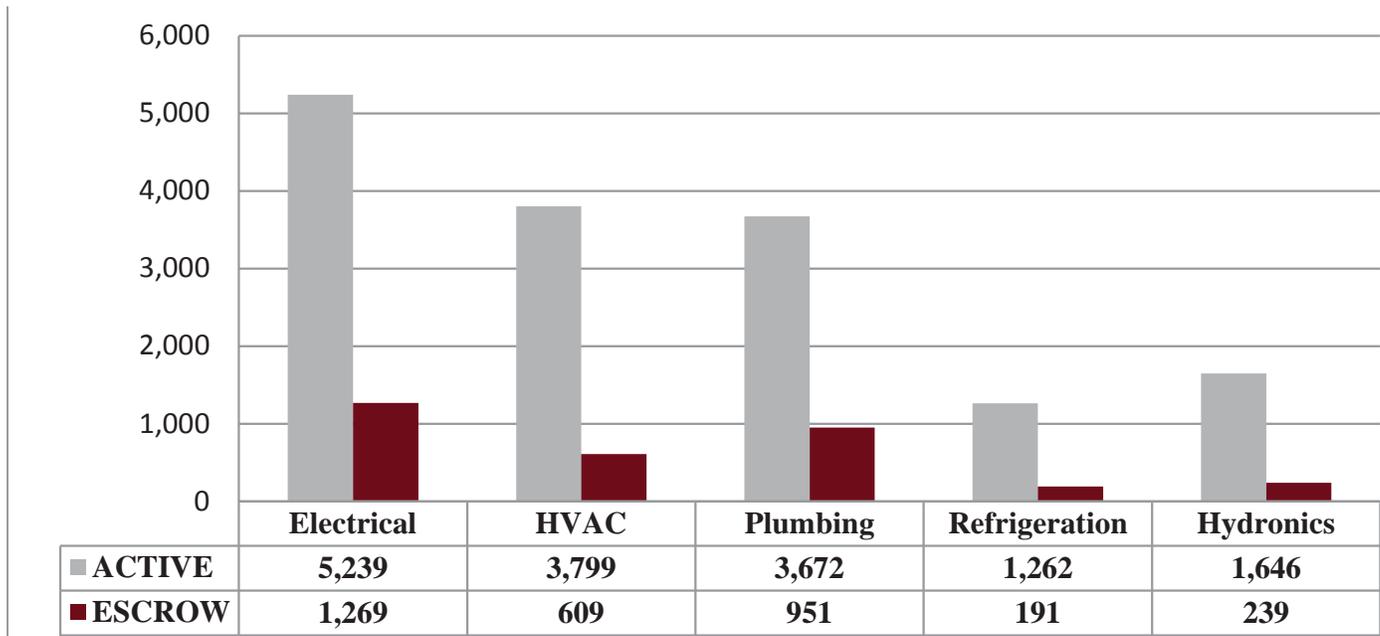
Ohio Construction Industry Licensing Board

Fiscal Year 2014 license totals: 15,927 active licenses
 3,222 escrow licenses
19,149 Total Licenses

Financial Data: Revenue: \$1,323,314.00
 Financial Data: Expenditures: \$782,721

Ohio Construction Industry Licensing Board

Fiscal Year 2014 license totals:



Ohio Division of Liquor Control

Liquor Control manages a system of 467 agency stores, called “Contract Liquor Agencies” for the wholesale and retail sale of spirituous liquor. Spirituous liquor is intoxicating liquor containing more than 21 percent alcohol by volume. Liquor Control selects products and sets the prices at which the Contract Liquor Agencies sell to licensed retailers and consumers. Spirituous liquor sold by Contract Liquor Agencies is owned by JobsOhio Beverage System.

Regulatory functions include the issuance of permits to the state’s approximately 24,000 privately owned and operated manufacturers, distributors and retailers of alcoholic beverages. Liquor Control also regulates industry compliance with laws pertaining to the manufacture, importation and distribution of beer, wine and mixed beverages containing 21 percent or less alcohol by volume. Liquor Control also registers the more than 74,700 beer, wine and low-proof products for sale in Ohio.

Liquor Permits

	Renewals	Temporary	Transfers	New
FY 2013	24,341	6,411	1,656	1,657
FY 2014	24,159	6,608	1,495	1,592

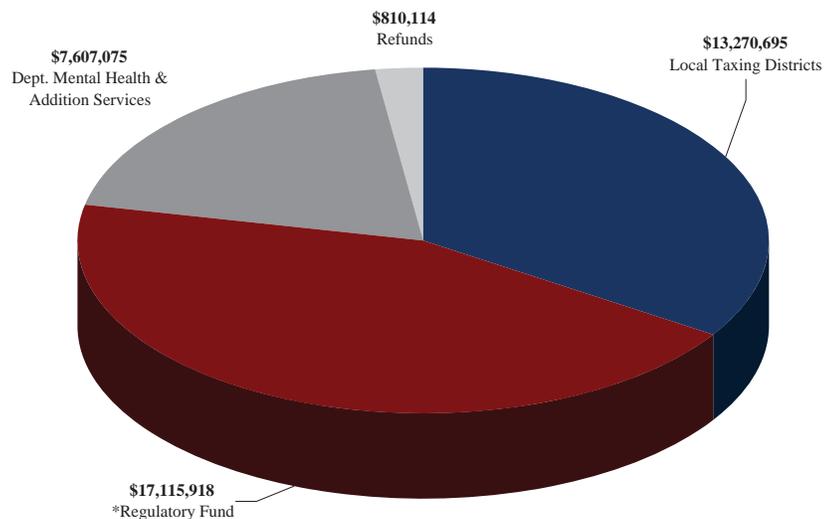
In FY 2014, Liquor Control’s Licensing Section was responsible for licensing the operations of more than 24,000 privately owned and operated manufacturers, distributors and retailers of alcoholic beverages. This includes the issuance of new permits, permit renewals and transfers and the investigative and hearing requirements associated with permit issuance. This section issued 1,635 new permits, 6,631 temporary permits and transferred 1,538 permits. In addition, 24,297 permits were renewed.

Permit Fee Distribution

Liquor Control distributed \$38.8 million in liquor permit fees in FY 2014. Of this total, \$13.2 million was returned to the local taxing districts for liquor law enforcement, \$17.1 million was deposited in the state’s Liquor Regulatory Fund and \$7.6 million was allocated to the Ohio Department of Alcohol and Drug Addiction Services to fund treatment and education efforts. Results Focused Decisions within the Division of Liquor Control continue to drive sales in a responsible manner.

Licensing Fee Distribution: Fiscal Year 2014

Total Amount Distributed: \$38.8 million



* \$10 Million from Regulatory Fund transferred to State's General Revenue Fund.



Ohio Division of Real Estate and Professional Licensing Statistics 2014

Enforcement Statistics

FY 2014	Real Estate	Appraiser	Cemetery
Complaint Cases Filed	693	78	22
Open Cases	275	60	14
Closed Cases	229	58	16
Referred to Procecutor	3	1	3
Suspensions	15	7	N/A*
Revocations	6	0	N/A*

Real Estate Licensing Statistics

FY 2014 (as of June 30, 2014)

Real Estate Appraisers	3182
Appraiser Assistants	317
Active Real Estate Brokers	7286
Active Real Estate Salespersons	35095
New Real Estate Companies	122
New Real Estate Sole Brokers	25
Cemetery Registrations	3635
Cemetery New Registrations	75



Bureau of Testing & Registration (BTR)

Fiscal Year 2014 Performance Metrics

Licensing - The bureau administers over 32,000 licenses/certificates/permits/examinations annually for multiple industries. Bureau staff is aware that the customers' employment is dependent on the application being processed and the license being issued as expeditiously as possible.

FY14 Licenses Processed:

Licensing Category	Total Licenses FY 14
Company	1,912
Individuals	20,025
Hotel/Motel	3,066
Fireworks Exhibitor	648
Firework Assistant	1442
Firework Manufacturer	12
Firework Wholesaler	86
Firework Shipper	22
Provisional	207
Explosive Magazine	136
Cigarettes	6
UST Installer	619
UST Inspector	47
UST Registration	21,913
UST Permits	535
Total	50,689



E-license – Currently fire protection, fireworks, hotels, underground storage tank (UST) annual registration, and storage of explosives licenses/permits can be renewed on-line. Customer participation with the on-line e-license process increases each fiscal year, and will continue to increase as bureau staff introduces this feature to customers and walks them through the process as needed.

Online Renewal	FY09	FY10	FY11	FY12	FY13	FY14 (6/25/14)
Fire Protection	4,646	6,330	8,051	7,736	9,035	9,090
Exhibitor and Assistants	1,188	1,318	1,490	1,579	1,557	175*
Hotel/Motel	80	112	219	366	426	446
Storage of Explosives	32	27	27	22	32	27
UST Annual Registration	4,391	4,241	4,594	3,502	4,892	4,000
TOTAL	10,337	12,028	14,381	13,205	15,942	13,738

* The decrease in online renewals for fireworks 2014 can be contributed to the transition to a new database and the online renewals piece being completed June 2014.

FY 2014 Revenue Processed

Licensing Category	Revenue
Company	\$205,505
Individuals	\$755,903
Hotel/Motel	\$355,032
Fireworks Exhibitor	\$26,216
Fireworks Assistant	\$33,152
Firework Manufacturer	\$19,250
Firework Wholesaler	\$118,274
Firework Shipper	\$46,750
Provisional	\$7,710
Explosive Magazine	\$7,125
Cigarettes	\$1,000
UST Installer	\$81,975
UST Inspector	\$1,143
UST Registration	\$826,975
UST Permits	\$130,876
Total	\$2,616,886





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