



Branch Amendments Jurisdiction-Specific Requirements



IDAHO REGULATED LENDER LICENSE (BRANCH)

Instructions

When making changes to your record in NMLS Idaho requires an advance change notification (ACN) for some changes, see checklist below for details. All information required at initial application is required to be updated and filed with the Department of Finance as necessary to keep the information current.

Fees

1. Idaho does not collect amendment fees for any changes. However, any change that results in a new application such as merger, certain changes of ownership, etc., will incur new application fees.
2. All fees collected through NMLS ARE NOT REFUNDABLE.

How to submit Agency specific documents

1. If you are required to upload document(s) on NMLS for an Advance Change Notice:
 - a. In the NMLS document upload section; you must select Advance Change Notice for document type. Note: You should use the recommended filing naming convention. Refer to the ACN page in NMLS.
 - b. Documents required to be uploaded through Advance Change Notice are considered proposed documents. On or after the effective date of the change you will be required to remove documents from the ACN category and upload final documents in the appropriate document category. You will be required to remove proposed documents and upload final documents in the NMLS document upload section under the appropriate document type on the effective date. If there isn't a document type available for a specific advance change notice event you must mail document(s) directly to the Idaho Department of Finance.
2. If you are required to upload documents for an amendment that doesn't require an Advance Change Notice:
 - a. In the NMLS document upload section, select the applicable document type.
3. If you are required to provide document(s) outside of NMLS:
 - a. You must mail the document(s) along with the checklist within 5 business days to the following address:

*For U.S. Postal Service:
Idaho Department of Finance
Consumer Finance Bureau
PO Box 83720
Boise, ID 83720-0031*

*For Overnight Delivery:
Idaho Department of Finance
Consumer Finance Bureau
11341 W. Chinden Blvd. Ste. A300
Boise, ID 83714*

NMLS Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED ADVANCE CHANGE NOTICE ITEM
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF BRANCH ADDRESS. Submit an ACN for a Change of Branch Address on the Branch Form through NMLS. 30 Days' notice must be given for this change. To be considered an address change and not a new office requiring a new license, the entire operation, functions and personnel of the existing location must be relocating to the new location. The distance of the move must be a reasonable commute to the existing licensed location. Changes to the MU3 are to be filed effective the date of the address change and should include any changes to mailing addresses, phone numbers, fax numbers, email, etc.</p> <p>Branch Lease Agreement: Upload a copy of any leases, subleases, and any related documents for the branch location in compliance with applicable state and federal law.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S). Submit an ACN for an addition, change or deletion of an Other Trade Name(s) within the Branch (MU3) Form through NMLS. 30 Days' notice must be given for this change.</p> <p>DOCUMENT REQUIRED FOR ACN OF ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S):</p> <p>Upload a file-stamped copy of the Certificate of Filing ABN issued by the Idaho Secretary of State with addition, modification or proof of cancellation, to the Trade Name/Assumed Name Registration Certificates document upload section.</p> <p>Only trade names associated with this branch and this state should be identified on the Branch Form (MU3).</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DISCLOSURE QUESTIONS. Provide complete details in NMLS of all events or proceeding for any "Yes" answer to any of the Disclosure Questions and upload a copy of any applicable orders or documents. You must provide a separate explanation and upload documents for EACH event that requires a "Yes" response to any disclosure question.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF BRANCH MANAGER. A branch manager must be designated for each licensed location. Branch manager is defined as an individual whose principal office is physically located in, who is in charge of,</p>

			and who is responsible for the business operations of a branch office. This individual must be listed as the Branch Manager on the NMLS Branch Form, and his/her business address should match the branch address. The branch manager must complete a Form MU2 and must have an MU2 association with the company.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>VERIFICATION OF EXPERIENCE FOR BRANCH MANAGER: Provide a license specific verification of experience with detailed job descriptions and/or duties performed evidencing experience in the industry the company is applying for or amending a license. Detailed job descriptions and duties with all employers need to be incorporated into a verification of experience to demonstrate experience related to the specific state license being applied for. Idaho specific requirements include:</p> <ul style="list-style-type: none"> • Upload a detailed Verification of Experience for the Qualifying Individual (MU1) or Branch Manager (MU3) to the Verification of Experience category of the Individual Form MU2 Document Uploads section for the named Qualifying Individual/Branch Manager. The Verification of Experience must demonstrate education (e.g. describe course topics, content and number of credit hours) and/or relevant employment experience specific to the business activities to be conducted under the Idaho Credit Code. If minimal experience is listed, include the company's training and oversight plan for this individual. <p>This document should be named <i>Verification of Experience – Idaho Consumer Lender/Payday Lender</i>.</p> <p>Military Member or Veteran: Any <i>relevant</i> and <i>applicable</i> military education, training or service received while you were a member of the armed forces can be evaluated or considered towards the experience or qualification requirements to be designated a QI/QPIC. A detailed description of the education, training or service (duties) performed will need to be provided for evaluation along with any supporting documentation such as course descriptions and transcripts, training completion certificates or other verification records.</p> <p>This document should be named <i>Verification of Experience – Military or Veteran--Idaho Consumer Lender/Payday Lender</i>.</p> <p>Upload in NMLS: under the Document Type <u>Verification of Experience</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>

WHO TO CONTACT – Contact Consumer Finance licensing staff by phone at (208) 332-8002 or send your questions via email to icc.mail@finance.idaho.gov for additional assistance.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE AMENDING. THE JURISDICTION SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE AMENDMENT REQUEST THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.