



# Department of Commerce

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

April 30, 2016

SL credential  
Small Loan Licensee name  
Address  
Address  
Address

User ID:  
Password:

Re: 2015 OHIO SMALL LOAN ACT LICENSE RENEWAL

Your Ohio Small Loan Act license will expire June 30, 2016. If you wish to continue conducting business as a Small Loan Licensee, you will need to follow the instructions in this packet. **If you do not wish to continue conducting business, you may surrender your license by checking this box , signing your name, stating your position with the company, and returning 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
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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 30<sup>th</sup> deadline is determined by the Division’s receipt of the renewal application – not the postmark.**

If you wish to renew, you may go to 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/Lookup/LicenseLookup.aspx> to renew online.

**To renew online, you will need the User ID and Password listed above.** In order to renew your Small Loan license online, you must submit the application fee via VISA or MasterCard or use of 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. IF YOU EXPERIENCE TECHNICAL PROBLEMS, YOU ARE ENCOURAGED TO SUBMIT A PAPER RENEWAL. (THE LICENSING PERSONNEL DIFFER FROM THE IT PERSONNEL, SO THE LICENSING PERSONNEL WILL NOT BE ABLE TO ASSIST YOU WITH AN ELECTRONIC RENEWAL!)**

Whichever method you choose to use to submit your Small Loan 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 Small Loan 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 or rejected ACH transaction;
- Failure to return the branch location **roster** indicating which branches you wish to renew;
- Failure to have submitted a 2014 annual report to the Division pursuant to Revised Code 1321.09(A); or
- Failure to respond to questions on the Application or to respond to the Division regarding deficiencies.

**IF YOU FAIL TO SUBMIT YOUR SMALL LOAN RENEWAL APPLICATION BEFORE JUNE 30<sup>TH</sup>, THE DIVISION WILL CONSIDER THAT YOUR SMALL LOAN LICENSE HAS EXPIRED.**

Please contact the Division's Consumer Finance Licensing Section at 614.644.6484 or [webdfi-cf@com.state.oh.us](mailto:webdfi-cf@com.state.oh.us) should you have any questions.

Sincerely,

Consumer Finance Licensing Section  
Division of Financial Institutions