

STATE OF MAINE
BUREAU OF FINANCIAL INSTITUTIONS
36 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0036

MAINE CONSUMER CREDIT CODE ANNUAL NOTIFICATION
Supervised Financial Organizations
(9-A M.R.S.A., Section 6-201 et seq.)

Please furnish the information requested below. DUE DATE: JANUARY 31, 2012

1. Name Of Financial Institution: _____

2. Address: _____

3. City/Town: _____ State: _____ Zip: _____

4. Telephone: _____ Fax: _____

5. E-Mail Address: _____

6. Number of additional locations that extend credit to Maine consumers: _____

6a. Location of records of credit transactions:

At home office

At each branch

Other

Please provide address below:

6B. Provide the following information for the person to be contacted for the scheduling of our compliance examination:

Name: _____

Address: _____

City/Town: _____ State: _____ Zip: _____

Telephone: _____ Fax: _____

E-Mail Address: _____

7. Business Structure:

- | | |
|---|--|
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Trust Company |
| <input type="checkbox"/> Savings And Loan Association | <input type="checkbox"/> Savings Bank |
| <input type="checkbox"/> Universal Bank | <input type="checkbox"/> Other (Specify below) |
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8. Provide the following information for the person upon whom we may serve legal notices:

Name: _____

Address: _____

City/Town: _____ State: _____ Zip: _____

Telephone: _____ Fax: _____

E-Mail Address: _____

9. In accordance with Title 9-A M.R.S.A., §6-104(1)(d), provide the following information:

A: First mortgages made in Maine during 2011		
	Number	Dollar Amount

B: Second mortgage and home equity loans made in Maine during 2011 (home equity loans should be reported at the commitment amount)		
	Number	Dollar Amount

C: Number of repossessions in Maine during 2011 (motor vehicles, boats, snowmobiles, etc.)	
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10. List the names and address of all collection agencies which collected debts in Maine on behalf of your financial institution during 2011. Attorneys at law need not be listed.

Name	Address	City	State	Zip Code

11. List the names and address of all repossession companies which conducted repossessions in Maine on behalf of your financial institution during 2011.

Name	Address	City	State	Zip Code

12. List the names and address of all credit reporting agencies utilized by your financial institution during 2011.

Name	Address	City	State	Zip Code

GENERAL INSTRUCTIONS REGARDING DIRECT CREDIT

The Maine Consumer Credit Code requires the payment of volume fees at the rate of \$20 per \$100,000 of the original balances arising from consumer credit transactions entered into in this State within the preceding calendar year. Consumer credit transactions include consumer credit sales, consumer leases, and consumer loans.

Consumer credit transactions are those in which the debtor is a person other than an organization, the debt is incurred primarily for personal, family or household purposes, the debt is payable in installments or a finance charge is made, and the amount financed is less than or equal to \$25,000 from 1/1/11 through 9/27/11, less than or equal to \$50,000 from 9/28/11 through 12/31/11 or is secured by manufactured housing or an interest in land.

A consumer credit transaction does not include the following:

- Extensions of credit for business, commercial, or agricultural purposes;
- Extensions of credit from governments or government agencies, instrumentalities or organizations; (For example, loans to individuals for emergency flood relief, obtained from FEMA and administered by the financial institution.)
- Extensions of credit for the purpose of deferring or financing educational expenses wherein the rate does not exceed the highest rate established for educational loans under any federal program and which is insured, guaranteed, subsidized or made directly by the Federal Government, a state, a nonprofit private loan guaranty or organization, by the educational institution itself or through an endowment or trust fund affiliated with such an institution;
- Generally, extensions of credit to finance or refinance the acquisition of real estate or the initial construction of a dwelling, or a loan made by a creditor secured by a first mortgage on real estate.
- A refinancing of a sale, lease, or loan resulting in an increase in the amount of an obligation is reportable only to the extent that the new amount financed exceeds the sum of unpaid balance of the existing debt and costs of refinancing.

Generally, financial institutions, which are required to pay volume fees, will pay fees on the following types of loans:

- Home equity loans
- Credit cards and other revolving accounts
- Manufactured housing loans
- Second mortgage loans
- Consumer installment loans (exclusive of exempt student loans)

13. CREDIT VOLUME – ORIGINAL BALANCES OF ALL CONSUMER CREDIT TRANSACTIONS ENTERED INTO IN MAINE DURING THE PAST CALENDAR YEAR DIRECT CREDIT

A. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit <i>(Report each advance drawn against new and existing lines as an extension of credit.)</i>	\$
B. All other loans secured by junior liens on 1-4 family residential properties	\$
C. Credit cards and related plans (includes check credit and other revolving credit plans) <i>(Report each advance drawn against new and existing lines as an extension of credit.)</i>	\$
D. Other consumer loans (includes single payment and installment loans)	\$
E. Leases	\$
F. TOTAL DIRECT CREDIT	\$

14. ASSIGNED CREDIT: List below the names and addresses of businesses (assignors, such as auto dealers, appliance sellers, repair contractors, etc.) which assign contracts to you and the dollar amounts assigned during calendar year 2011. Exclude individual contracts that exceed \$35,000 from 1/1/11 through 9/27/11 and \$50,000 from 9/28/11 through 12/31/11.

NAME & ADDRESS	\$ AMOUNT ASSIGNED	
	Loans:	
	Leases:	
	Loans:	
	Leases:	
	Loans:	
	Leases:	
	Loans:	
	Leases:	
	Loans:	
	Leases:	
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	Leases:	
	Loans:	
	Leases:	
A. TOTAL LOANS B. TOTAL LEASES C. TOTAL ASSIGNED		

15. FEES DUE:

A. TOTAL DIRECT CREDIT (from 13F)	\$ _____
B. TOTAL ASSIGNED CREDIT (from 14C)	\$ _____
C. TOTAL (Sum of 15A and 15B)	\$ _____
D. VOLUME FEE (See Instructions below)	\$ _____
E. ANNUAL NOTIFICATION (Main Office)	_____ \$20.00
F. BRANCH FEE (\$10 Each Additional Location)	\$ _____
G. TOTAL FEES DUE (Sum of 15D,15E, and 15F)	\$ _____

CALCULATION OF VOLUME FEES (\$20 per \$100,000 or part thereof)

Divide Total From Line 15C by \$100,000. Round the result UP to the nearest whole number. Multiply that number by \$20. Report this amount on Line 15D above.
Example: Total Credit Extended: \$5,785,000 Divided by \$100,000 = 57.85 \$20 X 58 = \$1,160

CERTIFICATION

I hereby certify that the statements in the foregoing report are true and correct to the best of my knowledge and belief.

Dated this _____ Day of _____, 2012

Signature

Name Typed or Printed Legibly _____

Title _____

Telephone _____

Fax _____

E-MAIL Address _____

Name of Financial Institution _____

PAYMENT IS DUE BY JANUARY 31, 2012.

The completed form may be submitted electronically at the [Maine Bureau of Financial Institution's eFile system](#) (click on eFile) or mailed to the address shown below. Financial Institutions are encouraged to submit payment by wire transfer or ACH Credit Electronic Funds Transfer to:

Account Name:	Maine State Treasury Bureau of Financial Institutions EFT Account
Account Number:	799-9060559
Receiving Institution:	TD Bank, NA
Transit Number:	2112-74450
Account Type:	Checking

Should you not have access to electronic payment systems, payment may be submitted by check made payable to State Treasurer and mailed to:

Bureau of Financial Institutions
36 State House Station
Augusta, ME 04333-0036

Please contact Principal Examiner Christine Pearson at (207)624-8576 or via e-mail at Christine.D.Pearson@Maine.Gov if you have any questions regarding this form.