

CONSUMER CREDIT ANNUAL REPORT INSTRUCTIONS

INCLUDING INSTRUCTIONS FOR USING THE AUTOMATED DATA ENTRY FORM

Please print this entire document now as it contains all the instructions you will need to complete the Annual Report, including instructions on using the automated data entry form. We encourage you to use the automated form. The form will automatically calculate totals and percentages and perform edit checks. The following instructions include:

- I. How To Copy And Install The Automated Data Entry Form On Your Computer
- II. How to Use the Automated Data Entry Form
- III. How to Submit the Annual Report ****paper only filers start here****
- IV. "Instructions for Preparation of the Annual Report of Licensees"

I. HOW TO COPY AND INSTALL THE FORM TO YOUR COMPUTER

Copy the Form to your Computer – If you requested a disk from the department, simply insert this disk in drive A and proceed to "**Install the Automated Form**"

- 1) Insert one (1) empty floppy disk in drive A.
- 2) Click the link right here => [arsetup.exe](#)
- 3) Choose the option "Save this program to disk" and click **OK**
- 4) A window (Save As) will appear.
- 5) Near the top of this window will be the words 'Save in', and there will be a location to the right of this. Click the downward pointing arrow, and click directly on "3 ½ Floppy (A:)".
- 6) Click the **Save** button in the lower right corner of this window, and the copying process from our web site to your floppy disk will begin immediately.
Note: it will probably take about 10 minutes to copy the form.

Install the Automated Form

- 1) Click on Start, then on Run, then on Browse.
- 2) Near the top of this window will be the words 'Look in', and there will be a location to the right of this. Click the downward pointing arrow, and click directly on 3 ½ Floppy (A:).
- 3) Click on ARSETUP, and click the button that says '**Open**'.
- 4) Click the '**OK**' button to start the installation process.
- 5) A few dialog boxes will appear to guide you through the install process. Click **Next** on each one to accept the defaults. Detailed information about what's installed is on the website.

II. HOW TO USE THE AUTOMATED DATA ENTRY FORM

Start the Automated Form

Click on Start, then on Programs, then on Consumer Credit Annual Report and then on "**enable macros**". The main menu will appear with a button for each schedule of the annual report and other functions you may need to perform.

Enter the Data

Click on the **Licensee Info** button to start a report for a given entity. You must enter the license number for the home office on the first page. The license number for each branch that will be consolidated on that report should be entered in the area provided. Your home office license number was provided on the reminder letter sent in January. If you are responsible for submitting reports for more than one business, you may click on the **Change Licensee** button to start another report or to look at a previously entered report.

Click on each schedule button, A through F and Supplemental, to enter data into the preformatted fields. Please note that the information requested on the annual report has not changed. It is advantageous to enter the schedules and fields in order as fields appearing in yellow are calculated for you based on previous information you entered. You move forward through the fields by striking the **Tab** or **Enter** key and backward by striking the **Shift** and **Tab** key simultaneously. As you enter data, the program will automatically take you to the next screen, or you may use the buttons provided to move freely throughout the report. The program automatically saves all of the data as you enter it.

Numbers that are to be subtracted should still be entered as positive numbers. The program will perform the appropriate function for you. Truly negative numbers should be entered with a leading negative sign.

Check for Errors

After you have entered all of the data, you should click on the **Check for Errors** button. It will bring up a list of errors that must be corrected. Some figures appear on multiple schedules and must match throughout the report. You should not proceed until there are no errors when you click on the **Check for Errors** button.

Print the Report

Click on **Print the Report** and then on Yes. The report consists of a cover page, pages two through nine and an affidavit. Review the report to ensure its accuracy. If you complete more than one report, you must click on **Change Licensee** and enter the license number of the entity whose report you want to print next. Obtain the appropriate company signatures and notaries on all reports.

Copy the Data to Diskette

Insert a blank, formatted diskette into drive A. Click on the **Copy Data to Diskette** button. This procedure will copy all of the completed annual reports on to the diskette.

III. HOW TO SUBMIT THE REPORT

You should send to the Division the following items:

- 1) One hard copy of each company's Annual Report, including the affidavit with original signature(s) and notary
- 2) If applicable, one disk to which you have copied all of the reports you completed, labeled with the following:

Each company's name and corresponding headquarter license number
Name and phone number of the individual that prepared the report
- 3) Please place the diskette in a protective mailing sleeve and mail with the paper report to:

ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT SECTION
122 S. Michigan Ave, 19th Floor
Chicago, IL 60603 □□□□ □□

REPORTS MUST BE FILED ON OR BEFORE MARCH 1st

If you have any questions, please contact the Consumer Credit Section at 217-782-3704.

BEGINNING ON THE NEXT PAGE ARE DETAILED INSTRUCTIONS ON THE INFORMATION REQUIRED TO COMPLETE THE ANNUAL REPORT. THESE INSTRUCTIONS ARE THE SAME IF YOU ARE FILING THE AUTOMATED DATA ENTRY FORM OR FILING A MANUALLY COMPLETED HARD COPY. THE INFORMATION REQUESTED HAS NOT CHANGED.

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT SECTION**

**INSTRUCTIONS FOR PREPARATION OF THE ANNUAL REPORT OF LICENSEES
UNDER THE CONSUMER INSTALLMENT LOAN ACT**

All licensees are required to file this Annual Report, including the applicable Supplemental Information Items No. 64 through 69, on or before March 1st. If the licensee is a corporation, partnership, sole proprietorship or limited liability company that operates more than one licensed office in Illinois, the Annual Report should reflect a consolidation of the data from all offices.

We encourage you to utilize the automated Annual Report Form on the website and submit the report on disk. If you do not use the automated form, you must submit a completed hard copy by the due date.

**ROUND OFF MONEY ITEMS TO NEAREST DOLLAR AMOUNTS
NEGATIVE DOLLAR AMOUNTS ARE TO BE ENTERED WITH A LEADING NEGATIVE SIGN**

All "Other Business Authorizations" data is consolidated in the "Other Business" column. Specific data relating to the individual classifications of "Other Business" is reported in the Supplemental Information section.

REPORTING ENTITY

1. Name of licensee, CILA license number of the company headquarters (may be a CIN or CI #), and Federal Employer Identification Number.
2. Self explanatory.
3. Self explanatory.
4. If this is a consolidated report, enter address and phone number of corporate headquarters or home office and a list all active license numbers on the form provided.
5. Self explanatory.
6. Enter the number of employees who work exclusively or whose activity is predominately in the State of Illinois.

SCHEDULE A

7. Average Net Receivables Outstanding--For the purpose of this report, "Net Receivables" is defined as gross receivables less unearned interest or discount before deducting reserve for bad debts. Compute the figure for each class of business by accumulating the beginning of the month balances and dividing the sum by twelve. If a given office has not been in operation for a full twelve months, results should be divided by the actual number of months of operation.
8. Net Income -- **Please Note: This Must Match Line 38 in Schedule B.**
9. Rate of Return **(Item 8 divided by Item 7).**

ANALYSIS OF CHARGES

10. All Charges Collected and/or Earned -- **Please Note: This Must Match Line 14 in Schedule B.**
11. Average Monthly Rate Collected -- Compute by dividing Item 10 by Item 7 and then dividing the result by twelve. In cases where the reporting entity has not been in operation for the twelve months, the results should be divided by the actual number of months in operation.

ANALYSIS OF EXPENSE PER ACCOUNT

12. Average Number of Accounts Outstanding -- Compute by using the same procedure as described for Item 7 by substituting number of accounts for net receivables.
13. Total Expenses -- **Please Note: This Must Match Line 37 in Schedule B.**
- 13a. Average Monthly Expense Per Account -- Compute by dividing Item 13 by Item 12 and then dividing the result by twelve. If the licensee has not been in operation for the twelve months, the result should be divided by the actual number of months in operation.

SCHEDULE B STATEMENT OF ASSETS

14. Charges Collected and/or Earned -- This figure must include all income derived from receivables.
15. Other Income -- Itemize all the revenue earned or collected by the reporting entity not derived from receivables.
16. Total Operating Income -- Sum of Items 14 and 15.
17. Advertising -- Show the amount incurred by the reporting entity during the year for promoting or retaining business.
18. Auditing -- Show the amount incurred during the year for accounting and auditing services. Do not include regulatory examination fees.
- 19a. Charge-offs -- This line must show the bad debts expense for reporting entities using a direct charge-off method.
- 19b. Deduct -- Collections on Accounts Previously Charged-off -- Show the total amounts (principal, interest and charges) received by the licensee during the year on accounts that were previously written-off as bad debts.
- 19c. Additions to Reserve for Bad Debts -- This figure must be provided by reporting entities using the Reserve Method.
20. Depreciation and Amortization -- Show the amount of expense for fixed assets and other depreciable assets.
21. Insurance and Fidelity Bonds -- Show the amount expensed during the year for all insurance and bonding of employees.
22. Legal Fees and Disbursements -- Show the amount expensed during the year for legal fees and disbursements related to activities of outside counsel. Do not include recording and notary fees.
23. Postage, Printing, Stationery and Supplies -- Self-Explanatory.
24. Rent, Janitorial Services and Utilities -- Self-Explanatory.
25. Salaries of Officers, Owners and Partners -- Include all salaries, bonuses and pensions paid during the year.
26. Salaries of all other employees -- Include all salaries, bonuses and pensions paid during the year.
27. Taxes -- Other Than Income -- Include all property taxes and any other taxes that are shown separately.
28. License Fees -- Show the amount incurred by the licensee during the year for license fees paid to City, County, State and Federal Governments.
29. Telephone and Telegraph -- Self-Explanatory.

30. Travel, Auto Expense and Allowance -- Show the amount incurred during the year for travel and travel-related activities including registration, insurance and repairs associated with vehicles owned by the reporting entity.
31. Supervision and Administration -- Show a total amount of the expense of an affiliated company directly assigned or allocated to the reporting entity.
32. All other Expenses -- This account must list all other expenses incurred by the reporting entity not otherwise shown. This includes the regulatory examination fee.
33. Interest Paid on Borrowed Funds -- Represents the total interest expense on all debt obligations during the year.
34. Total Expense Before Income Taxes -- Total of Items 17 through 33.
35. Income Before Income Taxes -- Item 16 less Item 34.
36. Income Taxes -- Show the amount of State and Federal Income Taxes paid or accrued for the year.
37. Total All Expenses -- Sum of Items 34 and 36.
38. Net Income (Item 16 less Item 37).

**SCHEDULE C
STATEMENT OF ASSETS**

39. Cash on Hand and in Banks -- Self-Explanatory.
40. Short Term Investments -- Show the amount of Certificates of Deposit, Treasury Bills and other investments of a liquid nature.
- 41a. Gross Receivables -- the actual year-end receivables for each category of the column heading.
- 41b. Unearned Discount -- The amount of interest and other charges included in 41a that were unearned at year-end.
- 41c. Net Loans Receivable -- Determine by subtracting Item 41b from Item 41a.
- 41d. Reserve for Bad Debts -- Show the amount that has been set aside by the reporting entity at statement date for uncollectable accounts.
- 41e. Adjusted Net Receivables -- Determine by subtracting Item 41d from Item 41c.
42. Total Liquid and Earning Assets -- Items 39 plus 40 plus 41e for "Total" column only.
43. Self-Explanatory
44. Self-Explanatory
45. Other Assets Useful in the Business -- Include only assets carried on the books of the reporting entity and not reported above.
46. Total Assets -- Total of Items 41e through 45 for individual businesses and total of Items 42 through 45 for combined total (Line 46 will not cross-foot since Lines 39 and 40 are included in Total only.)

**SCHEDULE D
DELINQUENCY AND LEGAL ACTION SUMMARY**

- 47. Item 47d is computed by dividing Item 47c, Principal Balances, by the corresponding Item 41a.
- 48. Accounts On Which A Bankruptcy Notice Was Received During The Year -- (a) self explanatory; (b) include all other bankrupt accounts not reported in (a).
- 49. Self-Explanatory
- 50. Suits for Recovery -- a, b, c, d, and e -- Real Estate Foreclosure Proceedings are excluded from (a) through (e). (f) Report foreclosure proceedings that were instituted during the year.
- 51. Self-Explanatory
- 52. Sale of Security by Licensees -- (a) Self-Explanatory; (b) Report the total principal balance of all accounts; (c) Amount Collected -- report the realized proceeds from the sale after reduction for all expenses incurred relating to the sale.

**SCHEDULE E
RECONCILIATION OF OUTSTANDING LOANS**

- 53. Net of Unearned Charges.
- 54. Net of Unearned Charges.
- 55. Net of Unearned Charges.
- 56. Total of Items 53, 54, and 55.
- 57. Loans Charged Off During the Year -- Net of Charges.
- 58. Net of Charges.
- 59. Loans Outstanding at year-end -- **Must agree with net receivables per Schedule C, Items 41c.**
- 60. Total -- Sums of Items 57, 58, and 59.
- 61. Collection of Principal During the Year -- Item 56 less Item 60.

**SCHEDULE F
DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY**

- 62. Distribution by Size -- **Total loans made must agree with amount shown on line 54 on Schedule E.**
- 63. Distribution by Type of Security -- In many cases loans may be based on a combination of securities. Such loans should be reported under the category of security on which there is primary reliance for recovery in the event of default, e.g., a loan made on a chattel mortgage with a wage assignment taken in addition. In this case, if the primary reliance is on the chattel mortgage, the loan should be classified as such. **Total Loans Made must agree with the corresponding total shown on Item 62.**

SUPPLEMENTAL INFORMATION

Complete Items 64 through 69 if they are applicable to the reporting entity. Outstanding loans and delinquency should be reported in the same manner as in the corresponding section of the report.

AFFIDAVIT

The Affidavit must be executed by an authorized officer if the reporting entity is a corporation, by a managing member or partner if the reporting entity is a partnership, or by the owner if the reporting entity is a sole proprietorship. In the case of illness or inability of such person to sign the affidavit, a legal representative or agent may execute the Affidavit. The Affidavit should be made before a Notary Public or other person authorized to administer oaths. The affidavit must conform to state laws.

EDIT CHECKS

1. Your FEIN is entered on Line 1.
2. Line 8 equals Line 38.
3. Line 10 equals Line 14.
4. Line 13 equals Line 37
5. Line 16 minus Line 34 equals Line 35.
6. Line 16 minus Line 37 equals Line 38.
7. Line 54 equals Line 62 Totals.
8. Line 54 equals Line 63 Totals.
9. Line 59 equals Line 41c.

Affidavit is complete with required seals.