



NATIONAL ASSOCIATION OF CONSUMER CREDIT ADMINISTRATORS

83rd Annual Meeting & Regulators' Training Symposium

June 4-7, 2018

Turnberry Isle | 1999 West Country Club Drive | Aventura, Florida 33180

NACCA

National Association of Consumer Credit Administrators

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Raymond J. Sasala

June 4, 2018

Dear NACCA Members, Honoraries and Guests:

On behalf of NACCA's Executive Committee, welcome to Aventura, Florida and the 83rd Annual Meeting of the National Association of Consumer Credit Administrators. Thank you for taking time out of your busy schedules to attend this meeting. I hope you all will take advantage of this week to renew old acquaintances, establish new contacts and gain knowledge that will help you improve your state's regulatory effectiveness.

We have tried to line up topics and speakers that will provide interesting and informative sessions for you this week. On Thursday, we will have a joint day with the American Financial Services Association. Of course, the success of any meeting is dependent upon the participation of its attendees. I encourage you to actively participate in each session and then share your experiences, questions and challenges with your fellow regulators at NACCA's hospitality suite each evening.

I should also note that your input is important in planning next year's meeting. Please complete an evaluation through our online Survey Monkey link. A form for this is included in this directory.

If this is your first Annual Meeting, please join us at 5:00 p.m. on Tuesday, June 5, for a special "get acquainted" reception in our hospitality suite, Hibiscus 3501.

Again, thank you for your attendance and I look forward to talking to you over the next few days. If you have any questions or need assistance during your stay, please contact Executive Director Ray Sasala, me, or any other member of the Executive Committee.

I hope you enjoy the conference.

Sincerely,



Susan E. Hancock, President

TABLE OF CONTENTS

Final Program	1
Annual Meeting Registration List	4
Speaker Profiles	10
Speaker Contact Information	12
2017-18 NACCA Members	13
Past NACCA Presidents	16
Meeting Room Floor Plans and Resort Map	17

Business Meeting Information:

Business Meeting Agenda	19
Amendment Committee April 23, 2018 Notice to Members	20
Nominating Committee May 3, 2018 Notice to Members	21
NACCA Constitution	22
NACCA By-Laws	25

2017-2018 NACCA Committees	27
Committee Responsibilities (descriptions)	29
Annual Meeting Evaluation Form	Insert
About NACCA	Inside Back Cover
Save the Dates	Back Cover

National Association of Consumer Credit Administrators

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SCHEDULE OF EVENTS

Monday, June 4, 2018

Room

3:00 - 5:00 p.m.	Annual Meeting Registration	Salon I
3:30 - 4:30 p.m.	Audit Committee Meeting <i>(Committee Members Only)</i>	Salon II
4:30 - 6:00 p.m.	Executive Committee Meeting <i>(Committee Members Only)</i>	Hibiscus Suite 3501
8:00 - 11:00 p.m.	Hospitality Suite	Hibiscus Suite 3501

Tuesday, June 5, 2018

Room

(All sessions on this day are open to current state regulators only.)

8:00 - 11:45 a.m.	Annual Meeting Registration	Salon I
8:00 - 8:30 a.m.	Information Technology Committee Meeting <i>(Committee Members Only)</i>	Salon II
8:00 - 8:30 a.m.	Membership Committee Meeting <i>(Committee Members Only)</i>	Salon VII
8:30 - 9:30 a.m.	Auto Finance Committee Meeting <i>(Committee Members Only)</i>	Salon II
8:30 - 9:30 a.m.	Consumer Services Committee Meeting <i>(Committee Members Only)</i>	Salon VII
9:30 - 10:30 a.m.	Payday Lending Committee Meeting <i>(Committee Members Only)</i>	Salon II
9:30 - 10:30 a.m.	Continuing Education Committee Meeting <i>(Committee Members Only)</i>	Salon VII
10:45 - 11:05 a.m.	Welcome and Opening Remarks Susan E. Hancock, NACCA President and Deputy Commissioner, Virginia State Corporation Commission Drew J. Breakspear, Commissioner, Florida Office of Financial Regulation	Ballroom III
11:05 - 11:15 a.m.	Regulators Introductions: Meet your fellow state regulators	Ballroom III
11:15 - 11:45 a.m.	NACCA Business Meeting and Election of Officers President, Susan E. Hancock, Presiding	Ballroom III
Noon - 1:00 p.m.	Buffet Lunch	Bourbon Steak
1:15 - 2:15 p.m.	NACCA Membership Strategic Planning Session Updates <i>Facilitators:</i> Susan E. Hancock, Deputy Commissioner, Virginia State Corporation Commission Carri Grube Lybarker, Administrator, South Carolina Department of Consumer Affairs	Ballroom III
2:15 - 2:30 p.m.	Refreshment Break	
2:30 - 3:00 p.m.	Auto Finance and Payday Loan Committee Coordinated Exams and Committee Updates <i>Speaker:</i> Joe Mulberry, Deputy Commissioner, Wyoming Department of Audit, Division of Banking	Ballroom III
3:00 - 4:15 p.m.	"A Look at the Past Year" and Open Forum Roundtable: Address various consumer credit matters in a roundtable format <i>Facilitators:</i> Ryan E Black, Deputy Director of Consumer Credit, Indiana Department of Financial Institutions Zachary J. Luck, Deputy Superintendent for Consumer Finance, Ohio Division of Financial Institutions	Ballroom III
8:00 - 11:00 p.m.	Hospitality Suite Networking	Hibiscus Suite 3501

SCHEDULE OF EVENTS... continued

Wednesday, June 6, 2018

Room

(All sessions on this day are open to current state and federal regulators and CSBS registrants only.)

7:30 - 8:15 a.m.	Buffet Breakfast	Ballroom II
8:15 - 10:00 a.m.	State Examination System Demonstration and Status Update <i>Speakers:</i> Kyle J. Thomas, VP, Supervision & Accreditation, Conference of State Bank Supervisors Anthony M. Vasile, Senior Director, Non-Depository Supervision, Conference of State Bank Supervisors	Ballroom I
10:00 - 10:15 a.m.	Refreshment Break	
10:15 - 11:00 a.m.	Department of Defense Military Lending Act Updates <i>Speaker:</i> Christopher L. Peterson, Professor of Law, University of Utah	Ballroom I
11:00 - 11:45 a.m.	Online Payday Lending and Sham Tribal Lending Relationships <i>Speaker:</i> Christopher L. Peterson, Professor of Law, University of Utah	Ballroom I
Noon - 1:15 p.m.	President's Luncheon / Induction of 2018-19 Officers and DSA Award Presentation <i>(Open to all Annual Meeting registrants)</i>	Veranda East & West
1:25 - 1:55 p.m.	The State of Online Lending <i>Speaker:</i> Lisa S. McGreevy, President and CEO, Online Lenders Alliance	Ballroom I
2:00 - 2:30 p.m.	Updates from Short Term Lending Associations <i>Speakers:</i> W. Dennis Shaul, Executive Director, Community Financial Services Association of America Edward P. D'Alessio, Executive Director, Financial Service Centers of America <i>Facilitator:</i> Ryan E Black, Deputy Director of Consumer Credit, Indiana Department of Financial Institutions	Ballroom I
2:30 - 2:45 p.m.	Refreshment Break	
2:45 - 3:40 p.m.	A Conversation with the CFPB Ombudsman's Office <i>Speakers:</i> Sharon A. Asar, Deputy Ombudsman, CFPB Riley E. Barrar, Associate Ombudsman, CFPB	Ballroom I
3:45 - 4:45 p.m.	Wrap-Up Session / Roundtable / Discussion of today's sessions <i>Facilitators:</i> Mike Enzbrenner, Director of Examinations, Kansas Office of the State Bank Commissioner Mike Larsen, Consumer Finance Bureau Chief, Idaho Department of Finance	Ballroom I
8:00 - 11:00 p.m.	Hospitality Suite Networking	Hibiscus Suite 3501

SCHEDULE OF EVENTS... continued

Thursday, June 7, 2018

Room

(All activities on this day are joint sessions with the American Financial Services Association's State Government Affairs Forum and co-sponsored by NACCA and AFSA. They are open to all NACCA registrants.)

7:30 - 8:30 a.m.	Regulators Breakfast (Open to state regulators only so they can set up their tables and dine before industry attendees arrive)	Ballroom I & II
8:30 - 9:30 a.m.	Regulators / Industry Meet and Greet Breakfast: Organized around the room by state, Industry and state regulators meet one on one in an informal setting	Ballroom I & II
9:35 - 9:45 a.m.	Welcome to the 20th NACCA/AFSA Joint Forum Susan E. Hancock, NACCA President and Deputy Commissioner, Virginia State Corporation Commission Nathan Glazier, VP, Toyota Financial Services and AFSA State Government Affairs Committee Chair	Ballroom III
9:45 - 10:30 a.m.	Consumer Credit Market Trends: The latest on the consumer credit industry and wider market trends <i>Speaker:</i> Melinda Zabritski, Senior Director, Experian Automotive	Ballroom III
10:30 - 10:45 a.m.	Refreshment Break	
10:45 - 11:45 a.m.	Natural Disasters; Relief Efforts & Roadblocks: What happens when disaster hits? <i>Speakers:</i> Michelle G. Jeansonne, Deputy Chief Examiner, Louisiana Office of Financial Institutions Chris Keiser, General Counsel, Flagship Credit Acceptance Leslie L. Pettijohn, Commissioner, Texas Office of the Consumer Credit Commissioner	Ballroom III
11:45 a.m. - 1:35 p.m.	Lunch with Entertainment: Comedy Hypnotist Dan Lornitis A show that the attendees will not soon forget!	Ballroom I & II
1:40 - 2:25 p.m.	Shining Light on the Dark Web: What is the Dark Web, how does it operate, and why should regulators and financial institutions care? <i>Speaker:</i> Lance James, Chief Scientist, Flashpoint	Ballroom III
2:25 - 3:10 p.m.	Lay of the Land: Legislation & Litigation Across the Country <i>Speaker:</i> John C. Redding, Partner, Buckley Sandler LLP	Ballroom III
3:10 - 3:40 p.m.	Dessert Mingle Stretch your legs and grab a sweet treat between afternoon sessions	
3:40 - 4:45 p.m.	Regulatory Rapid Fire: Top Issues in Consumer Credit Regulation Hot issues and trends in consumer credit supervision (CSBS Vision 2020, FinTech, RegTech: the digital transformation of supervision, convenience fees, credit desert, cybersecurity initiatives, etc.) will be highlighted in this fast paced session <i>Moderator:</i> Phil Hitz, VP & Managing Director Government Relations, OneMain Holdings, Inc. <i>Panelists:</i> Chuck Cross, Senior VP, Consumer Protection and Non-Depository Supervision, CSBS April Park, VP, OneMain Holdings, Inc. Ryan E Black, Deputy Director of Consumer Credit, Indiana Department of Financial Institutions	Ballroom III
5:00 - 7:00 p.m.	Meet the Industry / Meet the Regulators Joint Reception	Corsair
7:00 p.m.	2018 NACCA Annual Meeting and Regulators' Training Symposium Adjourned	
8:00 - 11:00 p.m.	Hospitality Suite Final Networking Opportunity (Open to all NACCA registrants and registered spouses and guests)	Hibiscus Suite 3501

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SHARON A. ASAR is Deputy Ombudsman at the Consumer Financial Protection Bureau's (CFPB) Ombudsman's Office. Prior to her current role, and with a background in alternative dispute resolution and as an Attorney, Ms. Asar held positions with other federal agencies to include roles at the Department of Homeland Security and at Commerce.

Ms. Asar has a B.A. from American University, a J.D. from the New York Law School, and an LL.M. in Securities and Financial Regulation, *with distinction*, from the Georgetown University Law Center. An active participant in professional associations relevant to the ombudsman field as well as consumer finance, she also completed a certificate program in the area of organizational governance via Harvard Business School Executive Education.

RILEY E. BARRAR is an Associate Ombudsman at the Consumer Financial Protection Bureau's (CFPB) Ombudsman's Office. She served as Co-Secretary of the Coalition of Federal Ombudsman from 2016-2018 and Co-Chair of the Federal Conflict Coaching Group from 2013-2016.

Prior to joining the CFPB, Ms. Barrar was as an Associate Ombudsman at the U.S. Department of State, where she earned a Franklin Award, and an ADR Program Specialist at the Air Force Office of the General Counsel, where she received the Air Force Exemplary Civilian Service Award. She received her B.A. in Communication Studies and Justice Studies from James Madison University, with a concentration in Conflict Analysis and Intervention, and an M.S. in Conflict Analysis and Resolution from George Mason University with a focus on Narrative Conflict Resolution.

EDWARD P. D'ALESSIO is Executive Director of Financial Service Centers of America (FISCA). Prior to serving as Executive Director, Mr. D'Alessio served as FISCA's General Counsel. In addition to his role of chief executive officer of the association, he coordinates FISCA's government relations' efforts and works closely with FISCA's lobbying and legal team to develop and implement its legislative and regulatory strategies.

Mr. D'Alessio is regularly engaged with the Consumer Financial Protection Bureau on behalf of the Financial Service Center industry, advocating for the industry as the CFPB is engaged in developing regulations and other policies. He also represents FISCA on FinCEN's Bank Secrecy Act Advisory Group. A practicing attorney with the Washington, DC office of Hudson Cook, LLP, his financial services practice includes representing non-bank financial services firms in matters involving licensing, statutory and regulatory compliance, and governmental relations. He has

handled matters before governmental and regulatory bodies at the federal level and in various states.

Mr. D'Alessio holds a B.A. and a J.D. from the Catholic University of America in Washington, DC, and is admitted to practice in New Jersey, New York, and Washington, DC.

DREW J. BREAKSPEAR is Commissioner of the Florida Office of Financial Regulation. He spent more than 40 years in the international banking industry, most recently serving as Executive VP and General Auditor at State Street Corporation in Boston.

Mr. Breakspear received an MBA from the Harvard Business School and a bachelor's degree in Economics from the University of Witwatersrand.

LISA S. MCGREEVY is president and CEO of Online Lenders Alliance (OLA), the association for the growing industry of companies who make and facilitate loans over the Internet. She played a role in launching LEND360, the conference that connects every angle of the online lending industry.

Ms. McGreevy spearheaded the development and enforcement of industry Best Practices and Code of Conduct, and has guided the online lending industry to ensure that consumers have the best possible customer experience. With a deep background in public policy and financial services, she is regularly featured in national and beltway publications as the voice of the online lending industry. Prior to OLA, Ms. McGreevy served in leadership positions with the Financial Services Roundtable, Managed Funds Association, and the Conference of State Bank Supervisors.

She has extensive experience in Washington, – named one of the top lobbyists, and one of the "Most Powerful Women in Washington," having also worked in the White House, U.S. Treasury Department and on Capitol Hill.

JOE MULBERRY is Deputy Commissioner for the Wyoming Division of Banking and has worked for the division for the past 25 years. He began his career with the division as an entry level field examiner and currently oversees the consumer credit regulation of state chartered banks, finance companies, sales finance companies, payday lenders and pawnbrokers under the Wyoming Uniform Consumer Credit Code; the regulation of mortgage lenders and mortgage brokers under the Wyoming Residential Mortgage Practices Act; the regulation of money transmitters under the Wyoming Money Transmitters Act; and the regulation of rent-to-own merchants under the Wyoming Rental-Purchase Agreement Act.

Mr. Mulberry, a Wyoming native, obtained an MBA from the

Speaker Profiles (continued)

University of Wyoming. He served as president of the National Association of Consumer Credit Administrators (NACCA) in 2007-2008 and 2015-2016, and as president of the American Conference of Uniform Consumer Credit Code States (ACUCCCS) in 2006-2007.

CHRISTOPHER L. PETERSON is the John J. Flynn Endowed Professor of Law at the University of Utah's S.J. Quinney College of Law and a Senior Fellow at the Consumer Federation of America. He previously served as a Special Advisor in the Office of the Director at the United States Consumer Financial Protection Bureau, in the Office of Legal Policy for Personnel and Readiness in the United States Department of Defense, and as Senior Counsel for Enforcement Policy and Strategy in the Consumer Financial Protection Bureau's Office of Enforcement.

A recognized authority on consumer finance, Professor Peterson has frequently testified in Congressional hearings and has presented his research to the Federal Deposit Insurance Corporation, Federal Reserve Board of Governors, and at the White House in both Democratic and Republican administrations. Professor Peterson's books include the Thompson/West casebook *Consumer Law: Cases and Materials and Taming the Sharks: Towards a Cure for the High Cost Credit Market*, which won the American College of Consumer Financial Services Lawyers' outstanding book of the year prize.

Professor Peterson is an academic fellow of the American Bar Association's Consumer Financial Services Committee. He is a recipient of the National Association of Consumer Agency Administrators' "Consumer Advocate of the Year" award and the Department of Defense's Office of the Secretary of Defense Award for Excellence – both bestowed in recognition of his role in promoting an Act of Congress and subsequent implementing regulations that protect military service members from predatory lending practices.

W. DENNIS SHAUL is the CEO of the Community Financial Services Association of America (CFSA). Prior to joining CFSA, he served three stints in the U.S. Congress, including two as a senior advisor to Rep. Barney Frank (D-MA), and most recently on the House Financial Services Committee, where he worked on the Dodd-Frank Bill and the development of practices regarding anti-money laundering.

Mr. Schaul previously served as chief regulator for financial services in the state of Ohio, and practiced law in a variety of law firms for more than 15 years. He earned his J.D. from Harvard Law School, a Master's degree in Economics from Oxford University, is a graduate of the University of Notre Dame, and is a Rhodes Scholar.

KYLE J. THOMAS is a Vice President of Supervision and Accreditation with the Conference of State Bank Supervisors (CSBS). He joined the Conference of State Bank Supervisors in June 2010 and works to develop and implement examination processes and procedures across the state banking agencies. He oversees an accreditation program that ensures accredited agencies adhere to the highest standards of bank supervision. Mr. Thomas facilitates a nationwide community of state bank examiners that reports on developing trends, supervisory challenges, and new risk types. He works with examination applications, focusing recently on the development of a nationwide supervision system for nonbank financial service providers. In the past, he has supported various Federal Financial Institutions Examination Council initiatives, working to maintain consistency between state and federal bank examiners on a variety of supervisory topics.

Mr. Thomas is a graduate of the University of Northern Iowa and the Darla Moore School of Business of the University of South Carolina. Following graduation, he worked as a safety and soundness examiner with the Iowa Division of Banking based in Iowa City, Iowa. He is also an alumnus of the Graduate School of Banking at Colorado.

ANTHONY M. VASILE is Senior Director of Non-Depository Supervision for the Conference of State Bank Supervisors (CSBS). In his current role, he serves as product owner of the State Examination System (SES), an end-to-end examination management tool for state financial regulators. He is also responsible for managing initiatives to coordinate state and federal lending regulation and supervision as staff for the Multistate Mortgage Committee (MMC). In this role, he is responsible for providing technical and administrative support to the multi-state non-depository supervision process.

Mr. Vasile also manages the review, analysis, and interpretation of federal regulatory proposals and regulations promulgated by the federal regulatory agencies, as well as provide supervisory level expertise and analysis on non-depositories. Prior to joining CSBS in March of 2015, he served as a financial examiner for the State of Connecticut Department of Banking for 11 years. He earned a Bachelor of Science in business administration from Boston University and is certified as a senior mortgage examiner.

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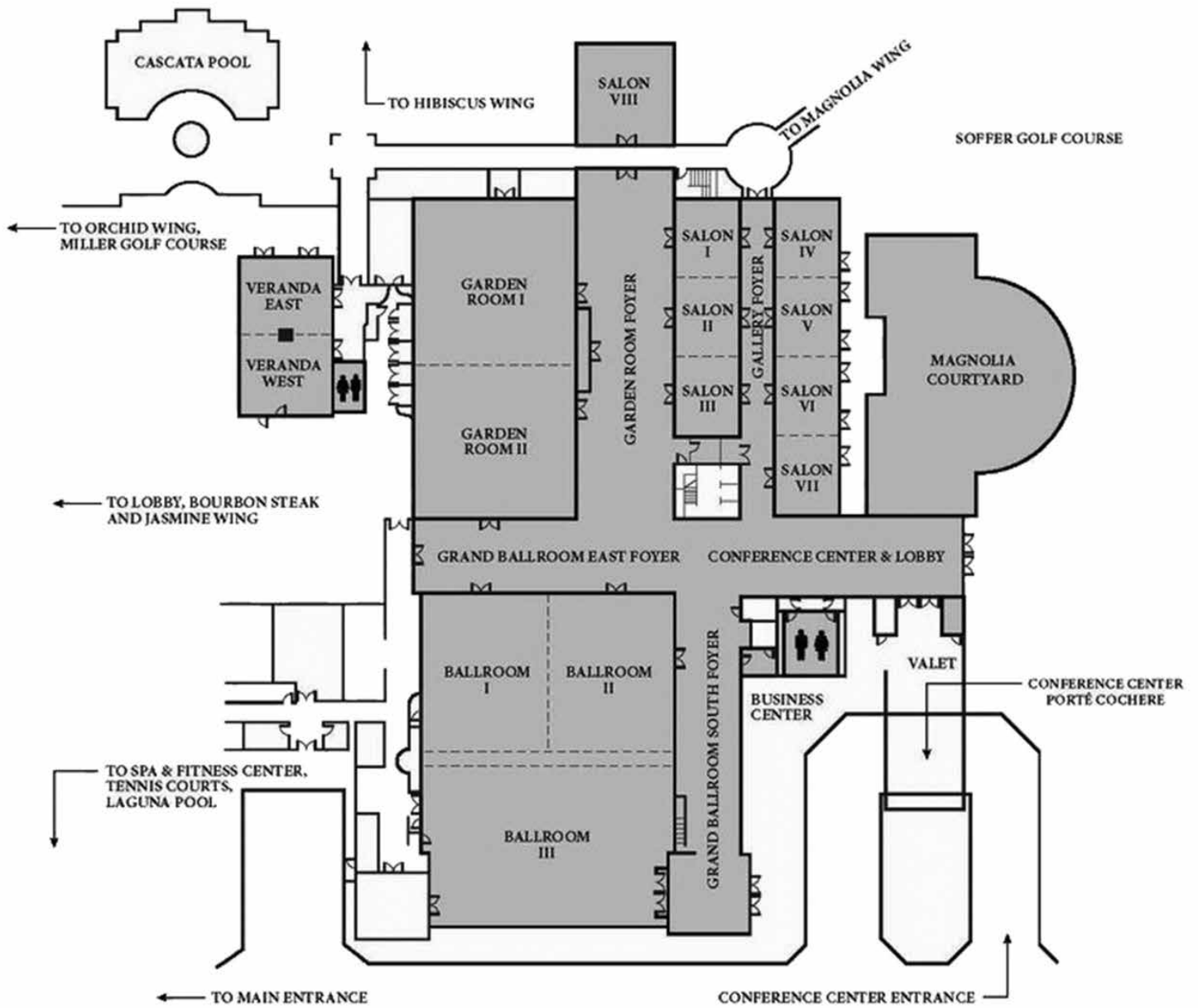
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1942 John F. Doyle (WI)	1983 D.E.L. Keown (Canada)*
1943 D.H. Mays (FL)	1984 Robert Leadbetter (MA)*
1944 & 1945 I.H. Hamilton (MI)	1985 Charles M. Wright (IN)
1946 M. Eleanor Manning (VA)	1986 Jack A. Carlson (CA)*
1947 Earl Davidson (MA)	1987 Helen B. Napier (MS)*
1948 Harold Johnson (NE)	1988 John T. Sutton, Jr. (VA)*
1949 Herbert K. Krimmse (NY)	1989 Emory Hilton (SC)*
1950 Otis Jones (IA)	1990 Joseph S. Shuler (FL)*
1951 Truman B. Cash (MD)	1991 Melvin A. Battin (KS)
1952 James J. Walsh (IL)	1992 Al Endsley (TX)*
1953 Melvin O. Hall (CT)	1993 Raymond J. Sasala (OH)*
1954 John A. Metzler (CA)	1994 Laura E. Udis (CO)*
1955 Loren H. Brewer (IN)	1995 William N. Lund (ME)*
1956 Fred W. Bailey (OH)	1996 E. Joe Face (VA)*
1957 Robert L. Sattler (NY)	1997 Steven M. Geary (MO)*
1958 Martin J. Hanley (MA)	1998 Leslie Pettijohn (TX-OCCC)*
1959 Frank Goldy (CO)	1999 W. Reitzel Deaton (NC)*
1960 William L. Roy (MI)	2000 A. Ann Gaultney (MI)
1961 Walter Ewald (IA)	2001 Roger Thomas (TN)
1962 Claud M. Lynn (SC)	2002 Carl A. LaSusa (IL)*
1963 Randolph Hughes (DE)	2003 John J. Braud (LA)*
1964 John W. Dallam (MD)	2004 Laura E. Udis (CO)*
1965 K.B. Bourguin (MN)	2005 Kevin C. Glendening (KS)*
1966 J. Lewis Lehmann (AL)	2006 Bob Tedcastle (FL)
1967 Vincent J. Nolan (NY)	2007 Theresa L. Brady (MS)*
1967 Walter J. Trachsel (KS)	2008 Joe Mulberry (WY)*
1968 Joseph V. Riley (IN)	2009 Susan Hancock (VA)*
1969 James E. Robb (PA)	2010 Joe Crider (MO)*
1970 Earl H. Ramsey (AZ)*	2011 Mark Tarpey (IN)*
1971 O'Neill Fishbaugh (OH)	2012 William N. Lund (ME)*
1972 Philip R. Gingrow (ME)	2013 Steven O'Shields (TX-SML)
1973 G.W. Mutschler (WA)*	2014 Steven O'Shields (TX-SML)
1974 Walter Wightman (VA)	2015 Jim Keiser (PA)*
1975 Alf T. Hager (ND)	2016 Joe Mulberry (WY)*
1976 A.J. Trierweiler (MI)*	2017 Mike Larson (ID)

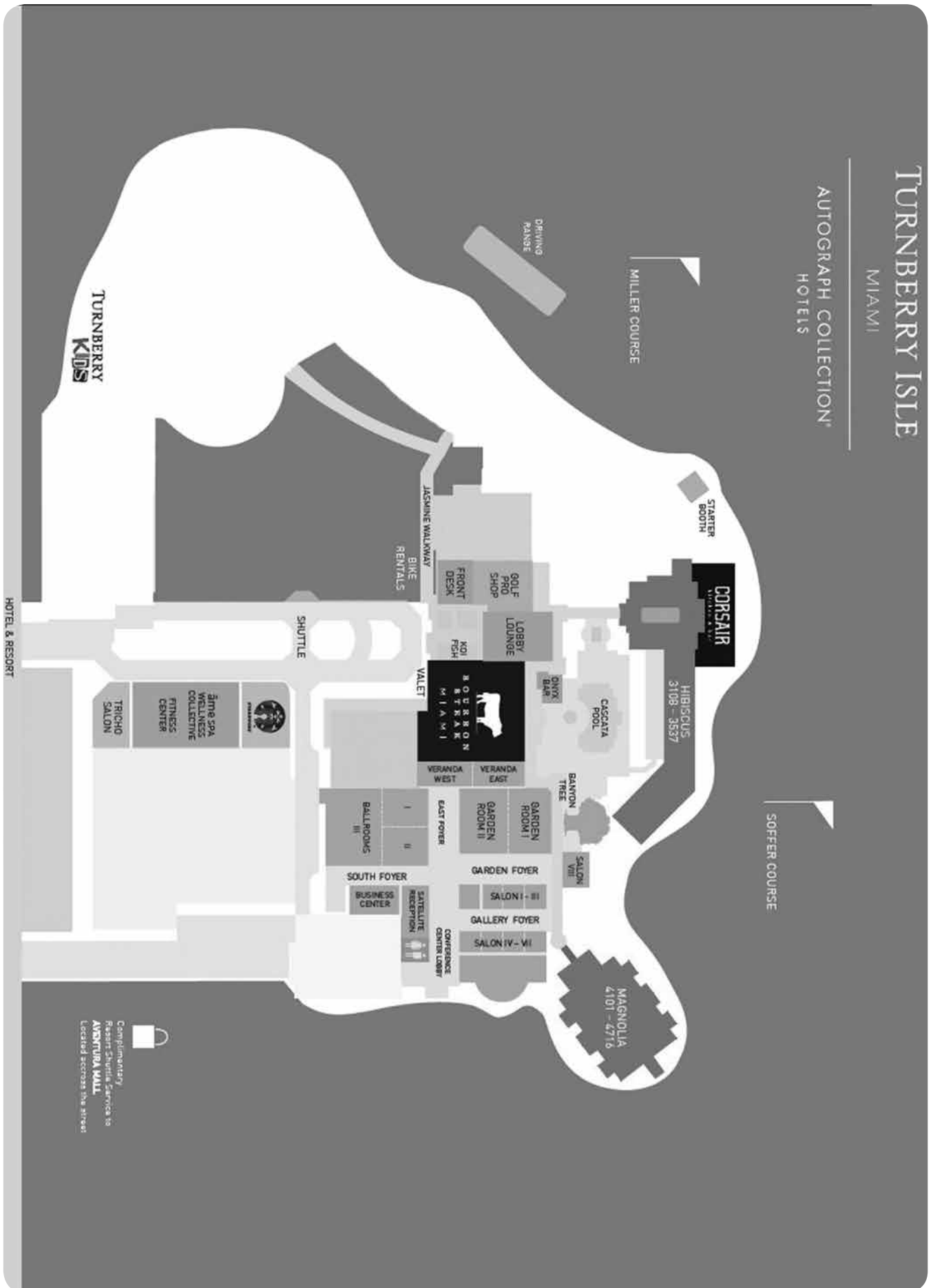
* DSA Recipient

MEETING SPACE FLOOR PLANS

Meeting Space



Resort Map



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**NATIONAL ASSOCIATION OF
CONSUMER CREDIT ADMINISTRATORS**

NACCA BUSINESS MEETING AGENDA
Tuesday, June 5, 2018

1. Call to Order by the President
2. Roll Call; Determination of Quorum
3. Report of the President
4. Report of the Secretary-Treasurer
5. Approval of 2017 Annual Meeting Business Minutes
6. Approval of 2017-2018 Committee Reports
7. Unfinished Business
8. New Business
9. Nominating Committee Report
10. Election of Officers
11. Adjourn

NACCA

National Association of Consumer Credit Administrators

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Executive Committee

President

Susan E. Hancock
Virginia

First Vice President

Carri Grube Lybarker
South Carolina – DCA

Second Vice President

Mike Enzbrenner
Kansas

Secretary-Treasurer

Ryan Black
Indiana

Michael Larsen
Idaho

Executive Director

Raymond J. Sasala

April 3, 2018

To NACCA Administrators:

The Amendment Committee has reviewed the NACCA Constitution and By-Laws and did not identify any necessary amendments needed at this time.

However, the Amendment Committee has directed me to email each of you a copy of the current NACCA Constitution and By-Laws to see if any of you might have any possible amendments that you would like considered by the Amendment Committee. If so, please submit them to me by April 15, along with a brief explanation, and I will forward any proposals to the Amendment Committee.

This will allow sufficient time for the Amendment Committee to review any proposed amendments and address any questions or concerns that may arise. Pursuant to Article XI of the Constitution, any proposed amendments must be provided to the membership at least thirty (30) days prior to the Annual Meeting.

Thank you.

Ray Sasala, Executive Director
NACCA

Enclosures

NACCA

National Association of Consumer Credit Administrators

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Executive Committee

President

Susan E. Hancock
Virginia

First Vice President

Carri Grube Lybarker
South Carolina – DCA

Second Vice President

Mike Enzbrenner
Kansas

Secretary-Treasurer

Ryan Black
Indiana

Michael Larsen
Idaho

Zachary J. Luck
Ohio

Julie Ann Meade
Colorado

Executive Director
Raymond J. Sasala

Date: May 3, 2018

To: NACCA Membership

From: Susan Hancock, Chair, Nomination Committee

Subject: Nominations for NACCA 2018-2019 Officers

In accordance with Article III of the NACCA By-Laws, the Nomination Committee recommends the following slate of officers for the association year 2018-2019:

President - Carri Grube Lybarker (SC-DCA)

First Vice President – Mike Enzbrenner (KS)

Second Vice President – Ryan Black (IN)

Secretary-Treasurer – Zachary Luck (OH)

Respectfully submitted,

The Nomination Committee

Susan Hancock (VA) Chair

Mike Larsen (ID)

Will Lund (ME)

Leslie Pettijohn (TX-OCCC)

Joe Crider (MO)

BUSINESS MEETING INFORMATION: NACCA CONSTITUTION

ARTICLE I

NAME

The name of this Association shall be the National Association of Consumer Credit Administrators.
(Amended October 1, 2008)

ARTICLE II

PURPOSE

The purpose of the Association shall be to improve the supervision of consumer financial companies and to facilitate the administration of laws governing these companies. (Amended June 23, 2011)

1. Providing a forum for the exchange of information, ideas and experiences among regulators having supervision of such companies and changes with the administration of such laws. (Amended June 23, 2011)
2. Facilitating intercommunication among its members and circulating information of interest to its members between meetings of the association.
3. Developing standard forms and otherwise encouraging the collection of adequate and comparable statistical information concerning consumer financial companies in each state, province, territory or other political subdivision (hereinafter "state"). (Amended June 23, 2011)
4. Coordinating the efforts of individual states toward determination of sound public policy with respect to the supervision and control of consumer credit.
5. Cooperating with other organizations whether public or private, that are concerned with or interested in the supervision of consumer financial companies in the administration of the laws governing these companies. (Amended June 23, 2011)
6. Increasing the effectiveness and efficiency of the state regulators having supervision over consumer financial companies and promoting the general welfare of the consumer and of the consumer finance industry by enhancing supervisory procedures and the laws administered by the regulators in the various states. (Amended June 23, 2011)
7. Performing such other services or undertaking such other activities as will, in the opinion of its members, contribute to these purposes.

ARTICLE III

MEMBERSHIP

Section 1. The membership of this Association shall consist of the governmental agencies of the states and territories of the United States of America and of the provinces and territories of Canada, which, by law, are vested with authority and duty to administer laws that require regulation or supervision of consumer financial companies. Upon written application to, and approval by, the Executive Committee, membership to this Association may also be extended to governmental agencies of any other country which, by law, are vested with authority and duty to administer laws which require regulation or supervision of consumer financial companies. (Amended June 23, 2011)

Section 2. If more than one governmental agency of a state is authorized by law to enforce consumer credit laws, each of those agencies may become a member of this Association by paying membership dues. Each member representative is entitled to vote, hold the position of officer or Executive Committee member, and participate in the Association's activities, and may be listed in its membership roster. Any agency that has not paid or been excused from paying membership dues for the year immediately preceding the annual meeting is not entitled to have its representative vote or hold office. (Amended October 1, 2008)

Section 3. A member may designate an official representative from that agency to act for the member. The official representative may participate in the Association's activities on behalf of the member making the designation and may be listed in the Association's membership roster. (Amended October 1, 2008)

Section 4. The Executive Committee may confer honorary membership upon representatives of former members of the Association. A request for honorary membership may be made by the former member representative, a member of the Executive Committee, or any NACCA member whether active or honorary. Any former member representative who served in some capacity in which he/she made a significant and identifiable contribution to the Association is eligible for consideration for honorary membership. Honorary members may not vote, hold the position of officer or Executive Committee member, or chair or serve on committees except that honorary members may serve in an advisory capacity on the Past Presidents Advisory Committee and the Remembrance Committee. Honorary members otherwise are entitled to participate in this Association's activities, subject to Article VI, Section 5, and may be listed as honorary members in its membership roster. (Amended October 1, 2008)

Business Meeting Information: NACCA Constitution (continued)

ARTICLE IV OFFICERS

Section 1. The officers of the Association shall be as follows: President, First Vice President, Second Vice President, and Secretary-Treasurer. Offices may be combined, such that more than one office may be filled by an individual upon a vote of the membership in electing officers for the upcoming year or by a vote of the Executive Committee if during the year of a vacated office. *(Amended October 1, 2008)*

Section 2. An officer may resign at any time by giving written notice to the President or the Executive Committee. A resignation shall take effect at the time specified therein or if no time is specified immediately upon its receipt. An officer or member of the Executive Committee may be removed at any time by the affirmative vote of the majority of the Executive Committee provided that reasonable notice is given prior to the meeting at which such action may be considered.

ARTICLE V COMMITTEES

Section 1. Committees shall consist of the following: Executive Committee, Auditing Committee, Nominating Committee, Program and Convention Committee and Continuing Education Committee. Other committees may be appointed at the President's or the Executive Committee's discretion. *(Amended June 23, 2011)*

Section 2. The Executive Committee shall consist of the elected officers and no fewer than three, and up to five, other member representatives appointed by the President, one of whom shall be the Association's immediate past President, conditioned on the continued membership eligibility of the state of which he or she is a representative under Section 1 and Section 3 of Article III. All other committee appointments shall be made by the President. *(Amended June 12, 2013)*

Section 3. Following the annual meeting, the newly-elected President shall appoint such other committees as the President shall desire.

ARTICLE VI MEETINGS

Section 1. The members of this Association shall convene at least once annually at such time and place designated by the Executive Committee. The Executive Committee may set other meetings as needed, including meetings for training and continuing education. *(Amended October 1, 2008)*

Section 2. The Association may invite members of the consumer finance industry to a portion of the annual meeting. *(Amended June 12, 2012)*

Section 3. Written notice of the dates and place of the annual meeting shall be provided to the members at least thirty (30) days in advance of the meeting. Such written notice shall include the date and times of the business meeting, any joint industry meeting, the annual meeting program of activities, and such other items of business as the President or Executive Committee may determine. *(Amended September 5, 2003)*

Section 4. Subject to approval of the Executive Committee, employees of non-member governmental agencies may attend the Association's meetings but may be required to pay a higher non-member registration fee. *(Amended October 1, 2008)*

Section 5. In order to preserve the confidentiality of certain discussions, the Executive Committee may determine that various portions of the Association's meetings are open only to representatives of current members. *(Amended October 1, 2008)*

ARTICLE VII FISCAL YEAR

The fiscal year of the Association shall be from July 1, through June 30, of the following year.

Business Meeting Information: NACCA Constitution (continued)

ARTICLE VIII MEMBERSHIP DUES

The annual dues for each membership in this Association shall be determined by the Executive Committee and are due on or before August 1 of each year. Any member who submits a written dues payment waiver request detailing that member's bona fide inability to pay annual dues may be excused by the Executive Committee from paying dues. If a member fails to pay dues for more than two consecutive years without having been excused by the Executive Committee, the member shall be removed from the Association's membership roster. Honorary members are not required to pay dues. The membership may by a two-thirds vote of the members present and voting, establish a ceiling on the annual dues payable for the following fiscal year. *(Amended June 23, 2011)*

ARTICLE IX AUDITS

An audit of the Association's funds shall be made by the Auditing Committee during each scheduled annual meeting and at such other times as may be ordered by the Executive Committee.

ARTICLE X QUORUM

Sixty percent (60%) of the members attending an annual meeting shall constitute a quorum. *(Amended September 5, 2003)*

ARTICLE XI AMENDMENTS

Amendments to the Constitution and By-laws may be adopted by a two-thirds vote of the members present and voting either in person or by their official representatives, provided copies of such proposed amendments have been mailed, or otherwise provided, to the members at least thirty (30) days prior to the annual meeting or without prior notice, provided the vote is unanimous by those present and entitled to vote.

ARTICLE XII ASSOCIATION INVOLVEMENT IN LITIGATION AND OTHER PROCEEDINGS

If the Association desires to voluntarily become a party to any litigation, state a position on pending or suggested legislation, or respond to a notice of proposed rulemaking or other action of a federal agency, the membership of the Association shall be polled to identify whether sufficient support for a submission exists. The Association may, subject to the approval of the Executive Committee, file a submission if a majority of those responding within the time designated in the polling notice respond affirmatively. *(Amended June 23, 2011)*

BUSINESS MEETING INFORMATION: NACCA BY-LAWS

ARTICLE I DUTIES OF THE OFFICERS

Section 1. The President of the Association shall preside at all annual meetings and shall be responsible for the conduct of such meetings. The President shall be the Chairman of the Executive Committee and shall preside at the meetings of the Committee.

Section 2. The First Vice President shall serve as the chair of the Continuing Education Committee, and shall perform such other duties as may be assigned by the President. In the event of death, incapacitation or resignation or other vacancy in the office of the President, the First Vice President shall automatically assume the title and all of the duties and prerogatives of the President as if such person were duly elected to that office. *(Amended May 23, 2017)*

Section 3. The Second Vice President shall serve as the chair of the Program and Convention Committee, and shall perform such other duties as may be assigned by the President. The Second Vice President shall succeed to the office of First Vice President in the event of death, incapacitation or resignation or other vacancy in the office of the First Vice President. *(Amended June 23, 2011)*

Section 4. *(Repealed September 5, 2003)*

Section 5. The Secretary-Treasurer shall work with the Executive Director to conduct the general correspondence of the Association, countersign the membership certificates, maintain the record of members and take and prepare minutes of Association meetings. The Secretary-Treasurer shall assume the duties of the Second Vice President in the event of death, incapacitation or resignation or other vacancy in the office of the Second Vice President until such time as the vacancy is filled. *(Amended May 23, 2017)*

Section 6. The Secretary-Treasurer, working with the Executive Director, shall collect and receipt all monies due the Association and pay all proper claims against the Association as authorized by the Executive Committee, keep a record of receipts and disbursements and at each annual meeting and at the end of the fiscal year make a report thereof in writing. The Association shall furnish a surety, fidelity, or other appropriate bond for such persons. The Secretary-Treasurer and Executive Director shall prepare and recommend a budget for the Association for each fiscal year for approval by the Executive Committee. *(Amended May 23, 2017)*

Section 7. *(Repealed September 5, 2003)*

Section 8. A member of the Executive Committee, as appointed by the President, shall assume the duties of the office of Secretary-Treasurer in the event of death, incapacitation or resignation or other vacancy in the office of Secretary-Treasurer until such time as the vacancy is filled. *(Effective May 23, 2017).*

ARTICLE II DUTIES OF THE EXECUTIVE COMMITTEE

Section 1. The Executive Committee shall designate the time and place of the annual meetings and make, or cause to have made, the arrangements therefore; fill vacancies for any officers for which successors are not provided; approve a budget on or before June 30 of each year; and transact all the business of the Association during the interval between the annual meetings. The Executive Committee shall have the authority to confer Honorary Membership on the basis of merit. *(Amended June 2, 2015)*

Section 2. The Executive Committee may, in its discretion, contract for the services of an Executive Director to assist the Executive Committee in the performance of its duties. The Executive Director shall perform the services, duties, and obligations required at a professional level of competence to satisfactorily maintain the operations of NACCA. The Executive Director shall report to the Executive Committee. If required to attend the Annual Meeting or any other meetings, the Executive Director shall be compensated for expenses reasonably incurred and proven to the satisfaction of the Executive Committee. Reasonable and documented office expenses shall also be paid upon approval of the Executive Committee. *(Amended May 23, 2017)*

Business Meeting Information: NACCA By-Laws (continued)

Section 3. The Association may pay or reimburse an Executive Committee member's travel related costs for that member to attend a meeting or event of the Association. Travel arrangements must be made in compliance with the member's state agency travel policies and guidelines; and payment or reimbursement will be limited to the lesser of that state's travel policies and guidelines or the U.S. General Services Administration (GSA) travel policies and guidelines. The request for payment or reimbursement must be made to the Executive Committee no later than thirty (30) calendar days after the final day of travel. *(Amended June 14, 2016)*

Section 4. If an employee of an Association member agency, acting at the request of the Executive Committee, attends a meeting or event as a representative of the Association, the Association may reimburse the employee's travel expenses for the meeting or event. Travel arrangements must be made in compliance with the employee's state agency travel policies and guidelines; and payment or reimbursement will be limited to the lesser of that member agency's travel policies and guidelines or the U.S. General Services Administration (GSA) travel policies and guidelines. The request for payment or reimbursement must be made to the Executive Committee no later than thirty (30) calendar days after the final day of travel. *(Amended June 14, 2016)*

ARTICLE III NOMINATION AND ELECTION OF OFFICERS

Section 1. The President shall, at least ninety (90) days prior to the first day of the annual meeting, appoint a nominating committee. The committee shall submit nominations for the various offices to be filled. Consideration should be given to the geographical locations of the nominees. Written notice of the slate of officers shall be provided to the members at least thirty (30) days in advance of the annual meeting. *(Amended May 23, 2017)*

Section 2. Other nominations for any office may be made from the floor by any members. Nominations so made and seconded, will be voted upon.

Section 3. The President may appoint a committee of three members to count the ballots and supervise the election. *(Amended September 5, 2003)*

Section 4. Voting shall be by ballot when there is more than one candidate for the office. A majority vote shall be required for election. Any tie vote shall be determined by lot. In the event there are three or more candidates for any one office and no one receives a majority vote, the candidate receiving the least number of votes shall be eliminated and a new vote taken on the remaining nominees.

Section 5. Newly elected officers shall take office at the close of the annual meeting for a term lasting until the close of the next annual meeting.

ARTICLE IV RULES OF ORDER

All meetings of this Association shall be governed by the ordinary rules of parliamentary procedure. When a conflict occurs, "Robert's Rules of Order" shall be the parliamentary authority.

2017 - 2018 NACCA COMMITTEES

AMENDMENT COMMITTEE

Aaron Webb (ND) aaronwebb@nd.gov (701) 328-9933

AUDIT/FINANCE COMMITTEE

Terry Fancy (ME) – Chair terance.g.fancy@maine.gov (207) 624-8517
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AUTO FINANCE COMMITTEE

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CONSUMER SERVICES COMMITTEE

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Shelley Facos (VT) shelley.facos@vermont.gov (802) 828-4877

Continuing Education (10/1/17 – 9/30/18)

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DSA SELECTION COMMITTEE

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Joe Mulberry (WY) joe.mulberry@wyo.gov (307) 777-6484

EXECUTIVE COMMITTEE

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Ray Sasala (Executive Director)	nacca2007@sbcglobal.net	(614) 326-1165

NMLS POLICY COMMITTEE REPRESENTATIVE

Leslie Pettijohn (TX-OCCC)	leslie.pettijohn@occc.texas.gov	(512) 936-7640
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NOMINATION COMMITTEE

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Joe Crider (MO)	joe.crider@dof.mo.gov	(573) 751-4173

PAST PRESIDENT ADVISORY COMMITTEE

Mike Larsen (ID) – Chair	mlarsen@finance.idaho.gov	(208) 332-8060
All other past presidents-both active and Honoraries		

PAYDAY LENDING COMMITTEE

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Liz Hensley (WY)	liz.hensley@wyo.gov	(307) 777-7397

PROGRAM & CONVENTION COMMITTEE

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All Executive Committee Members		

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Ray Sasala – Executive Director	nacca2007@sbcglobal.net	(614) 326-1165

STATE COORDINATING COMMITTEE (SCC) REPRESENTATIVE

Joe Mulberry (WY)	joe.mulberry@wyo.gov	(307) 777-6484
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COMMITTEE DESCRIPTIONS

AMENDMENT COMMITTEE

The Amendment Committee shall review the NACCA Constitution and By Laws prior to January 15, 2018 and submit any proposed amendments to the Executive Committee by January 31st. For any proposed amendments deemed worthy by the Executive Committee, the Amendment Committee will draft said amendments in legislative form and submit them to the membership pursuant to Article XI of the Constitution.

An additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

AUDIT AND FINANCE COMMITTEE

The Audit and Finance Committee shall audit the books of the Secretary-Treasurer and Executive Director to account for all monies spent. All NACCA bank accounts shall be reconciled monthly. The committee may make recommendations to the members of the Executive Committee for improvement of accounting controls or methods of disbursement. The committee may investigate various methods of funding NACCA's activities and present their findings and recommendations to the Executive Committee.

An audit of the Association's funds shall be made by this Committee at the close of the Association's fiscal year during each scheduled annual meeting and at such other times as may be ordered by the Executive Committee. Upon completion of the audit, this Committee shall give a written report of its findings to the membership.

The Committee shall examine the Association's 990EZ Federal Tax Return for accuracy before it is filed.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

AUTO FINANCE COMMITTEE

The Auto Finance Committee ("AFC") is the state representative body responsible for overseeing multi-state examinations. The role of the AFC is to provide supervisory and administrative support to the examination of multi-state auto finance companies. This includes examinations of identified multi-state auto finance companies, reviewing preliminary results, and approving the final report of examinations. Additionally, the AFC coordinates any necessary negotiations regarding corrective action and multi-state settlements.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

CONSUMER SERVICES COMMITTEE

The Committee strives to achieve information sharing between different agencies on consumer services to maximize the limited resources state agencies have. This includes the complaint process, educational outreach, and resources available to help consumers. The Committee shall make suggestions to, and collaborate with, the Continuing Education Committee regarding consumer services topics and speakers for the annual Examiners' School. In addition, the Committee shall review the consumer services information on the association's website and recommend updates and enhancements as needed. The Committee shall collaborate with the Information Technology committee regarding enhancements to the website.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

CONTINUING EDUCATION COMMITTEE

The Committee is responsible for planning the annual Examiners' School. In doing so, it shall seek input from, or collaborate with, other committees (particularly the Consumer Services, Auto Finance and Payday Lending Committees) regarding topics and potential speakers.

The Committee should have its first conference call planning meeting in January and then furnish a written report to the Executive Committee by January 31 detailing what is being planned for the next Examiners' School and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

DSA SELECTION COMMITTEE

Prior to the annual meeting each year, the Executive Director will solicit DSA nominations from all current NACCA members and honorary NACCA members. Once nominations are received, they are distributed, discussed, and voted on by the DSA selection. If a member is chosen for the DSA, it will be presented at the Annual Meeting.

EXECUTIVE COMMITTEE

The Executive Committee shall conduct the business of the Association.

INFORMATION TECHNOLOGY COMMITTEE

The Committee shall monitor the Association's website and make updates as requested by the Executive Committee or the Consumer Services Committee as deemed necessary. It shall also be involved in the implementation of enhancements to the website including the selection process for a vendor to develop and provide enhancements.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder

Committee Descriptions (continued)

of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

LEGISLATION COMMITTEE

The Legislation Committee shall act as a legislative, regulatory, and litigation information clearinghouse for NACCA members. The Committee shall draft written comments to proposed rules, regulations and legislation and draft amicus briefs or similar filings pursuant to Article XII of the Constitution. The Committee shall also distribute information regarding relevant proposed rule-making or proposed or enacted legislation.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

MEMBERSHIP COMMITTEE

The Membership Committee may contact agencies that supervise and regulate the consumer credit industry that are not members or are not active participants of NACCA and encourage them to join NACCA and/or participate in its activities. The Committee may survey non-members and non-participating members as to their reasons for non-involvement and members for ways to add value to the membership, and make recommendations to the Executive Committee accordingly.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

NEWSLETTER COMMITTEE

The Committee shall obtain information and news and publish a quarterly newsletter that is beneficial to NACCA members.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

NMLS POLICY COMMITTEE

This Committee is comprised of 11 state financial services regulators, one of whom is a designated representative of NACCA. The NMLS Policy Committee provides SRR a mechanism to make policy decisions and assist with certain operation matters for NMLS with regards to its impact on meeting state licensing regulations. Decisions are made after considering input from NMLS participating state agencies, licensees and industry. The NMLS Policy Committee addresses the following types of issues: regulatory policies that govern NMLS, NMLS development decisions, prioritization of NMLS

functionality, NMLS Public Comments, and suppression requests concerning NMLS Consumer Access. The Policy Committee meets at least monthly by conference call. Policy Committee members serve a 2-year term. The NACCA representative's term begins on July 1 of an even-numbered year.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

NOMINATIONS COMMITTEE

The Nomination Committee shall recommend a slate of officers for the ensuing year to the membership of NACCA at least 30 days in advance of the annual business meeting in accordance with Article III of the By Laws.

PAST PRESIDENTS ADVISORY COMMITTEE

The Past Presidents Advisory Committee consists of past presidents of NACCA who shall give advice to the Executive Committee on matters affecting the operation of NACCA when requested.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

PAYDAY LENDING COMMITTEE

The Payday Lending Committee ("PLC") is the state representative body responsible for overseeing multi-state examinations. The role of the PLC is to provide supervisory and administrative support to the examination of multi-state payday lending companies. This includes examinations of identified multi-state payday lending companies, reviewing preliminary results, and approving the final report of examinations. Additionally, the PLC coordinates any necessary negotiations regarding corrective action and multi-state settlements.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

PROGRAM AND CONVENTION COMMITTEE

The Program and Convention Committee shall develop the program for the annual meeting, and any joint industry meeting, that best benefits NACCA's members. The committee is responsible for coordination and presentation of the program with approval of the Executive Committee and shall assist the Executive Committee with activities of the annual meeting.

Committee Descriptions (continued)

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

REMEMBRANCE COMMITTEE

Upon notification of the death of a current or honorary NACCA member, the Committee shall send flowers or make a contribution to a charity of the family’s choice and a sympathy card on behalf of the Association. At the Annual Meeting, this Committee also reports to the membership on the death or illness of any current or past member that it has become aware of since the last Annual Meeting.

A written report shall be furnished to the Executive Committee by January 31 detailing what has been done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

STATE COORDINATING COMMITTEE (SCC)

The SCC is a committee comprised of the various regulatory associations (NACCA, AARMR, MTRA, NACARA, and NASCUS)

along with CSBS and the CFPB and strives to bring greater coordination and uniformity to the regulatory activities of the states and the CFPB. Pursuant to the Information-Sharing MOU that was established to create the SCC, the states, through the various regulatory associations, agree to:

- Promote consistent standards for examinations;
- Use resources of the CFPB and the state regulators efficiently, through coordinating supervisory activities;
- Promote efficient information sharing between the CFPB and the state regulators;
- Enforce federal consumer financial laws and state consumer protection laws effectively; and
- Minimize the regulatory burden on providers of consumer financial products and services operating in multiple states.

The chairmen of the NACCA Auto Finance Committee and the NACCA Payday Committee serve as the NACCA representatives on the SCC and they work towards achieving the established goals of the SCC.

A written report shall be furnished to the Executive Committee by January 31 detailing what the committee has done this fiscal year and what activities will take place the remainder of the fiscal year and an additional update report shall be furnished to the Executive Director 30 days prior to the start of the Annual Meeting.

Notes...



The National Association of Consumer Credit Administrators was formed in 1935 to improve the supervision of consumer credit agencies and to facilitate the administration of laws governing these agencies. This includes providing a forum for the exchange of information among its members and educating the public through its Consumer Information and Resources website page.

NACCA presently has members from 49 states, the District of Columbia, Puerto Rico and Alberta, Canada. Its members primarily license and regulate non-depository institutions such as finance companies, mortgage companies, small loan companies, pay day lenders, pawnbrokers, and other similar types of industries.

NACCA also holds an annual examiner compliance training school in addition to its annual meeting. The annual meeting may include a program with representatives from consumer finance industries.

2017-18 Elected NACCA Officers and Executive Committee

President

Susan E. Hancock
Virginia

First Vice President

Carri Grube-Lybarker
South Carolina - DCA

Second Vice President

Mike Enzbrenner
Kansas

Secretary-Treasurer

Ryan E Black
Indiana

Julie Ann Meade
Colorado

Zachary J. Luck
Ohio

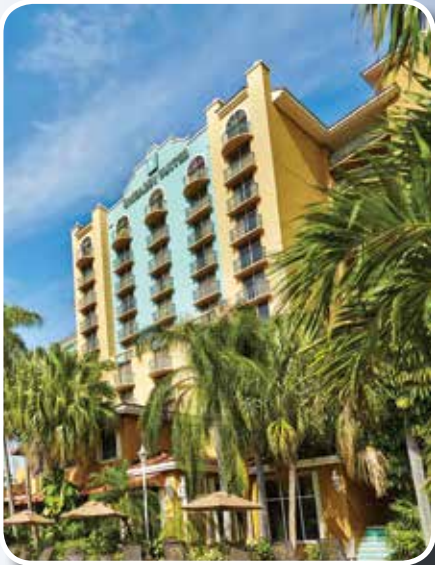
Mike Larsen
Idaho

Executive Director

Raymond J. Sasala
P.O. Box 20871
Columbus, Ohio 43220-0871

Phone: (614) 326-1165
Fax: (614) 326-1162
E-mail: nacca2007@sbcglobal.net
www.naccaonline.org

SAVE THE DATES



2018 Consumer Services and Examiners' School

September 10 - 14, 2018

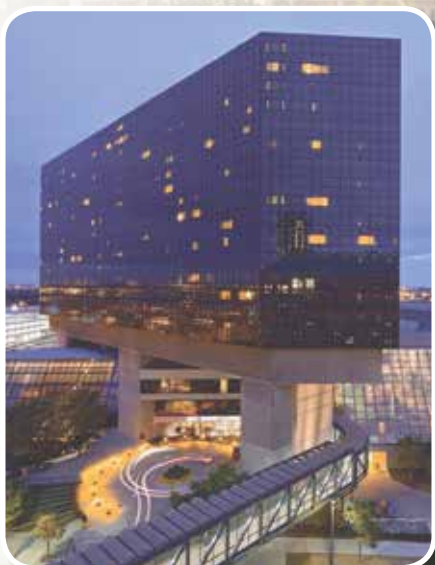
Embassy Suites Ft. Lauderdale
1100 SE 17th Street Causeway
Ft. Lauderdale, Florida 33316



2019 Annual Meeting & Regulators' Training Symposium

June 3 - 7, 2019

The Westin Dallas Downtown
1201 Main Street
Dallas, Texas 75202



2019 Consumer Services and Examiners' School

September 30 - October 4, 2019

Hyatt Regency Columbus
350 North High Street
Columbus, Ohio 43215