

## CONSUMER CREDIT ANNUAL REPORT INSTRUCTIONS

### **NEW FOR THE RETURN – THERE ARE ONLY TWO METHODS FOR FILING YOUR RETURN**

1. USING THE NEW IMPROVED WEB RETURN
2. PAPER COPY.

We urge you to use the Web Return. We have made improvements in the calculation and completion of the return. By using the Web Return, it will ensure that your return is filed timely, with no questions as to the date of filing or receipt in the Chicago office.

### **THINGS TO REMEMBER FOR WEB RETURN:**

1. You **must** use the TAB key after each entry on the return.
2. You will not be able to TAB through the return without entering information.
3. Errors in adding, or matching numbers between schedules will be highlighted in RED and must be corrected before moving on to the next schedule.
4. Lines 9, 11, 13A of schedule A and 47D of Schedule D will be automatically computed, do not override them.
5. The email address on the Reporting Entity page is **required** due to email notification of the department and Annual Report processor.

### **GETTING STARTED**

#### **LOGGING ON**

1. Go to the Consumer Credit Section of the web page, click on “Annual Report” This will bring you to the Welcome page. You will see the word “HERE” in blue. You will have to click both to do the process.
  - A. Click the first “Here” and print the instructions.
  - B. Click the second “Here” and proceed to doing the return.
2. After bringing up the Sign in page, please enter the four digit number and pin number provided to you.
3. Continue through the report, first checking all the pre-entered information and making any adjustments necessary to them.
4. The Email address on the Reporting form is **required**. Please provide us with an email address so we can send you an email receipt of your filing.
5. You will not be able to finish the return until you.

#### **Check for Errors**

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

#### **Print the Report**

Click on “**Finalize**” and you will be brought to the affidavit screen. The report consists of a cover page, pages two through nine and an affidavit. Review the report to ensure its accuracy. .

## **HOW TO SUBMIT THE REPORT**

Click the Finalize button which will automatically date stamp the report. If you submit through the Web page.

Print the affidavit at the end of the Web report, complete and remit to the address below.

If you do not submit through the Web page, send the completed paper report and affidavit to the address below.

ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION  
DIVISION OF FINANCIAL INSTITUTIONS  
CONSUMER CREDIT SECTION  
JAMES R. THOMPSON CENTER  
100 W. RANDOLPH STREET, Suite 9-100  
CHICAGO, IL 60601

### **REPORTS MUST BE FILED ON OR BEFORE MARCH 1st**

If you have any questions, please contact the Consumer Credit Section at 312-814-5145.

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 WEB PAGE 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 Web based Annual Report Form on the website and submit the report electronically. 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, if multiple locations please complete supplemental return.
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
6. Enter the contact e-mail address: **Required**.

**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 (**Automatically computed –do not override**). **If report is done manually, divide line 8 by line 7. Divide this product by 12 or the number of actual months in operation.**

**ANALYSIS OF CHARGES**

10. All Charges Collected and/or Earned – Total from line 14 Schedule B.
11. Average Monthly Rate Collected -- (**Automatically computed –do not override**). **If report is done manually, divide line 10 by line 7. Divide this product by 12 or the number of actual 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 -- Total from line 37 Schedule B.
- 13a. Average Monthly Expense Per Account -- **(Automatically computed –do not override). If report is done manually, divide line 13 by line 12. Divide this product by 12 or the number of actual 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 uncollectible 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. Net Real Estate Holdings on Books
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 columns labeled CILA and All Other Business Authorizations. "Total" column is the total of Items 42 through 45 for combined total (**Note- "Total" Column will not cross-foot by the totals on line 39 and 40 in the total column.**)

**SCHEDULE D  
DELINQUENCY AND LEGAL ACTION SUMMARY**

47. Item 47d -- (Automatically computed –do not override). If report is done manually, divide line 47c (Principal Balance) by line 41a (Gross Receivables-Schedule C). Divide this product by 12 or the number of actual months in operation
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, Item 41c.**
60. **Total** -- Sum of Items 57, 58, and 59.
61. Collection of Principal During the Year – **subtract 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.

**Note: The Totals on lines 62 and 63 must agree.**

**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.