March 30, 2020

**Consumer Credit Licensee Notice**

Effective immediately, the Illinois Department of Financial and Professional Regulation (Department) examiners and office personnel will be working remotely. All employees have access to their email and voicemail and will help answer any questions during normal working hours. If you need to speak with an examiner or anyone from the Department’s Consumer Credit Section, please leave a voicemail and your phone call will be returned as soon as possible.

If an examination was in process, or was scheduled to begin shortly, your examiner will be in contact.

As you consider putting plans in place to deal with the challenges posed by COVID-19, the Department is issuing this notice to provide information for CILA and PLRA and Sales Finance Licensees.

The Department appreciates advance notice of any changes to your usual business practices. The Department expects all licensees to act responsibly and proactively to address any consumer harm that may arise, including, but not limited to waiving defaults where a consumer is unable to make a payment as a result of a licensee’s business changes. New credit transactions originated during the COVID-19 pandemic will be evaluated as part of the next examination cycle.

If you have any questions, please contact the following:

Mila Farbstein, Supervisor 312-793-7346, Emiliya.Farbstein@Illinois.gov

Maria Garcia, Examiner Supervisor 312-793-1225, Maria.Garcia2@illinois.gov