

SALES FINANCE COMPANY

Information Requests

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Examples of Information Requests in SES:

1. Provide a copy of any Marketing/Advertising Policies and all marketing materials and media advertisements for the previous 24 months. Materials should include but are not limited to:
 - a. Printed materials (ads, brochures, direct mailings, flyers, etc.)
 - b. Radio or television transcripts,
 - c. Internet screen shots
 - d. Electronic mail solicitations
2. Provide the Corporate Organizational Chart (ultimate parent entity through all subsidiaries owned/controlled by the licensee and applicable affiliates). Include: Entity name, Address, Primary business activity, and Percentage of ownership.
3. Provide a list of all locations that conduct NH business. Include Contact person, Address, Phone, Fax, and Web address.
4. Describe what services and functions are performed for the customer beginning with the initial application through your final involvement with the transaction. Your explanation should be specific enough that a person will have an overview of your company's operations.
5. Copy of any Complaint and Error Resolutions Policy and a list of any consumer complaints filed concerning NH consumers during the past 24 months, including unresolved matters. Include the complainant's name, property address, date of complaint, issue, source of the complaint (i.e. Better Business Bureau, New Hampshire Banking Department, etc.), and resolution.
6. Most recent year end and quarterly end financial statements. Include:
 - a. Balance Sheet
 - b. Income Statement
 - c. Statement of Changes in Owner's Equity
 - d. Cash Flow Statement
 - e. Note Disclosures

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7. Copy of the Information Security Program/Safeguarding Policy, including:
 - a. Policies that address both physical and electronic safeguards
 - b. The latest risk assessment
 - c. Documentation of testing for the prior year
 - d. The schedule of evaluations and any recommended changes to the program during the prior year
 - e. List of contracts or agreements in place with any third parties; examples include but are not limited to: document destruction, media storage, IT services, janitorial, Office rental/lease agreements, and ACH/EFT transmitters (examiner may select contracts to provide for further review)
8. Provide the Personnel Organizational Chart naming individuals in key positions. Include: Name, Title, and start date in that position, and a detailed description of each individual's responsibilities / duties.
9. Provide the contact people for Main Contact Person, Licensing, Complaint, Litigation, and Examination. Include: Name, Title, Address, Phone, Fax, and Email
10. Copy of any Quality Control Policies and provide copies of internal audit reports and/or external audit reports by firms hired by the company relative to the operational and compliance activity, including exception and/or delinquency reports. If audits are not performed, explain how quality control is measured and how results are provided to management.
11. Copies of all other compliance policies and procedures not previously requested in effect for all operations. Examples include but are not limited to:
 - a. Record Keeping
 - b. Privacy Policy
 - c. Regulatory compliance
 - d. Red Flag
 - e. Servicing
12. Provide a list of all NH loan activity that the licensee has had including but not limited to originated, funded, purchased, closed, denied, or what were withdrawn, canceled, or were serviced during the previous 24 months. Provide a separate list of all repossessions for the same time period. Please use the format as disclosed at <https://www.nh.gov/banking/consumer-credit/documents/ccd-sales-finance-loan-list.xls>.
13. Provide Insurance and Warranty agreements that are:
 - a. Offered by either the retail seller or sales finance company under NH RSA 361-E
 - b. Others available through your enterprise.

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14. Provide a blank copy of all Retail Installment Contracts given to borrowers within the past 24-month period.
15. Summarize legal actions (civil or criminal) whether pending, settled out of court or found at fault; and agency enforcement actions in any jurisdiction which name the licensee or its owner, trustees, directors, partners, or senior officers as defendants. Include the name of the plaintiff or enforcement agency, state of filing, date of notification and summary of action.
16. Work papers and source documents to support the figures submitted on the company's most recently filed NH Annual Report.