NATIONAL ASSOCIATION OF
CONSUMER CREDIT ADMINISTRATORS

85TH ANNUAL MEETING &
REGULATORS’ TRAINING SYMPOSIUM

JUNE 9-11, 2020
A VIRTUAL EVENT

WWW.NACCAONLINE.ORG
June 9, 2020

Dear NACCA Members,

On behalf of the Executive Committee, welcome to NACCA’s 85th Annual Meeting and Regulators’ Training Symposium, a first of its kind event for the organization.

While the vehicle for our meeting will be different than years past, we are excited to be able to come together to share information, exchange ideas and discuss hot topics. It seems truer now more than ever that your fellow regulators are dealing with many of the same issues confronting you in this COVID-19 era. Because of this, we have stacked the three meeting days with opportunities for members to interact, give updates on legislation and enforcement and discuss issues impacting our regulation of the consumer credit industry.

Thank you for participating in this unique Annual Meeting. Please remember to complete the online evaluation at the conclusion of the meeting. Your feedback is important in ensuring we provide topics and speakers of interest.

If you have any questions or need assistance during the meeting, please contact Executive Director Erika Freundel at (202) 521-6702 or efreundel@naccaonline.org.

I hope you enjoy the conference!

Sincerely,

Carri Grube Lybarker, President
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# AGENDA

**TUESDAY, JUNE 9, 2020**  
(Sessions on this day are open to STATE REGULATORS ONLY)

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Speaker(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:30pm - 2:00pm ET</td>
<td>Opening Remarks &amp; NACCA Business Meeting</td>
<td>President, Carri Grube Lybarker, Presiding</td>
</tr>
<tr>
<td>2:00pm - 2:30pm ET</td>
<td>Regulator Introductions and Open Forum Roundtable</td>
<td></td>
</tr>
<tr>
<td>2:30pm - 2:45pm ET</td>
<td>BREAK</td>
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<tr>
<td>2:45pm - 3:30pm ET</td>
<td>Open Forum Roundtable Continued</td>
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**WEDNESDAY, JUNE 10, 2020**  
(All sessions on this day are open to state and federal regulators and CSBS registrants ONLY.)

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Speaker(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:30pm - 1:35pm ET</td>
<td>Welcome Remarks</td>
<td>President, Carri Grube Lybarker, Presiding</td>
</tr>
<tr>
<td>1:35pm - 2:35pm ET</td>
<td>Emerging Issues Roundtable</td>
<td>Ashley Holmes, Attorney, North Carolina Office of the Commissioner of Banks, Neal Monaghan, Chief Examiner, Consumer Credit Unit, Colorado Department of Law, Matthew Nance, Deputy General Counsel, Texas OCCC</td>
</tr>
<tr>
<td>2:35pm - 2:45pm ET</td>
<td>BREAK</td>
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<tr>
<td>2:45pm - 3:15pm ET</td>
<td>CFPB’s Abusiveness Policy / COVID-19 and CFPB supervision and enforcement</td>
<td>Bryan Schneider, Associate Director, Supervision, Enforcement and Fair Lending, Consumer Financial Protection Bureau</td>
</tr>
</tbody>
</table>

**THURSDAY, JUNE 11, 2020**  
(All sessions on this day are open to state and federal regulators and CSBS registrants ONLY.)

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Speaker(s)</th>
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</thead>
<tbody>
<tr>
<td>1:30pm - 1:35pm ET</td>
<td>Welcome Remarks</td>
<td>President, Carri Grube Lybarker, Presiding</td>
</tr>
<tr>
<td>1:35pm - 2:35pm ET</td>
<td>Regional Breakouts: Northeast, South, West, Midwest</td>
<td>Attendees will be preassigned to their regional breakout</td>
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<tr>
<td></td>
<td>Discussion Topics:</td>
<td>Legislation/Regulations &amp; Opinions</td>
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<td>Exams/Licensing</td>
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<td>Enforcement</td>
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<td>2:35pm - 2:45pm ET</td>
<td>BREAK</td>
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<tr>
<td>2:45pm - 3:30pm ET</td>
<td>Regional Breakout Reports &amp; Wrap Up</td>
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<tr>
<td>3:30pm - 3:35pm ET</td>
<td>Closing Remarks</td>
<td></td>
</tr>
</tbody>
</table>
2020 ANNUAL MEETING & REGULATORS' TRAINING SYMPOSIUM ATTENDEE LIST
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Tracey Kelly
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Lori Morgan

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May Ferrer

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Zachary Hingst
Ty Hubbell
Randy Johnson

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Bennie Bourn
Brenda Clement
Leslie DeMarco
Thomas Donovan
Gabe Gerrish
Celia Kinney
Daniel Kline
Jillian Laine
Sydney Lambeth
Glenn Lyons
Tom Nate
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Carey Phillips
Laurie Sabins
K.C. Schaler
Marc Wardell

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Francisco Menchaca

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Mitchell Bowers
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Nicole Buskill
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Kent Sager
Dee Stauffer
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Mike Enzbrenner
Jason Flory
Brent Hamilton
Jim Payne
Matt Seidl

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Jennifer Doom

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Will Thompson

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Chris Romano
Rich Scherrrer
Monica Smillie

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Tag Herbek

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Kristy Meyers
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Pamela Prude-Smithers
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Sheila Widay
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James (Jim) Keiser
Tim Knopp

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Larry Bryant
Quinton Creed
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<thead>
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<th>Wyoming Division of Banking</th>
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</thead>
<tbody>
<tr>
<td>Jim Copeland</td>
<td>Liz Hensley</td>
</tr>
<tr>
<td>Adam Birr</td>
<td>Laquetta Lee</td>
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<tr>
<td>Kerri Boyer</td>
<td>Joe Mulberry</td>
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<tr>
<td>Tyler McDonald</td>
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<td>Sonya Miller</td>
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<td>Connor Parker</td>
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<tr>
<td>Zach Passmore</td>
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<tr>
<td>Kelly Rainsford</td>
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| Nicole Chamblee                               |                             |

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| Matt Nance                                    |                             |
| Michael Rigby                                 |                             |

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| Andrea Staheli                                |                             |

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| Susan Hancock                                 |                             |
| Avia Harry                                    |                             |
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| Diallo Martin                                 |                             |
| Melissa McCollum                              |                             |

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| Kelley Reed                                   |                             |
| Sheri Rockcastle                              |                             |

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| Rick St.Onge                                  |                             |
| Anya Tabb                                     |                             |

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| Kaitlyn Benson                                |                             |
| Jessica Ewig                                  |                             |
| Janell Fibikar                                |                             |
| Matthew Kingsley                              |                             |
| Lisa Lee                                      |                             |
| Nancy Schreiber                               |                             |
| Kim Swissdorf                                 |                             |
| John Wyss                                     |                             |
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</tr>
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1943 D.H. Mays (FL)
1944 & 1945 I.H. Hamilton (MI)
1946* M. Eleanor Manning (VA)
1947 Earl Davidson (MA)
1948 Harold Johnson (NE)
1949 Herbert K. Krimmse (NY)
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1966 J. Lewis Lehmann (AL)
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1969 James E. Robb (PA)
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1978 Harry A. Burn (FL)
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1980 Tom Hamm (TN)
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1982 William G. Noble (WI)
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2007* Theresa L. Brady (MS)
2008 Joe Mulberry (WY)
2009* Susan E. Hancock (VA)
2010 Joe Crider (MO)
2011* Mark Tarpey (IN)
2012* William N. Lund (ME)
2013 Steven O’Shields (TX-SML)
2014 Steven O’Shields (TX-SML)
2015* Jim Keiser (PA)
2016 Joe Mulberry (WY)
2017 Mike Larsen (ID)
2018 Susan Hancock (VA)
2019 Carri Grube Lybarker (SC)
BUSINESS MEETING AGENDA
Tuesday, June 9, 2020

1. Call to Order by the President
2. Roll Call; Determination of Quorum
3. Approval of 2019 Annual Meeting Business Minutes
4. Report of the President
5. Report of the Secretary-Treasurer
6. Report of the SCC Representatives
7. Approval of 2019-2020 Committee Reports
8. Unfinished Business
9. New Business
   a. Proposed Amendment to By-Laws
   b. Other
10. Nominating Committee Report
11. Election of Officers
12. Adjourn
DRAFT MINUTES

I. CALL TO ORDER
This meeting was called to order by President Carri Grube Lybarker at 11:20 PM Central.

II. ROLL CALL
Roll call was taken by 2nd Vice President Zach Luck and determined that a quorum was present.

III. APPROVAL OF 2018 ANNUAL MEETING BUSINESS MINUTES
President Carri Grube Lybarker presented the draft minutes from the 2018 Annual Business Meeting. There was a MOTION to approve the minutes as amended. MOTION PASSED UNANIMOUSLY.

IV. REPORT OF THE PRESIDENT
President Carri Grube Lybarker reported on the 2018 Examiners School and indicated that planning is underway for the 2019 Examiners School. President Grube Lybarker also indicated that NACCA Legislation Committee assisted with NACCA members signing onto three comment letters this year. Furthermore, President Grube Lybarker reported that NACCA’s Executive Director, Ray Sasala, retired and that NACCA has signed on with Hauck & Associates to manage the association. Lastly President Grube Lybarker thanked the resigned Executive Committee Members and the current Executive Committee Members for their time and dedication to the association.

V. REPORT OF THE SECRETARY-TREASURER
Secretary-Treasurer Zach Luck presented key items he has worked on for the past year. Luck reported on working with the new management company, specifically new Executive Director Erika Freundel on the transition of moving NACA’s assets to the new bank accounts located in Washington, DC, where Hauck & Associates is located. Luck also reported continuing to sign NACCA’s paper checks to pay invoices.

VI. REPORT OF THE SCC REPRESENTATIVES
Executive Committee Member Susan Hancock (VA) provided a brief summary of the State Coordinating Committee (SCC) activities over the past year. Hancock and Joe Mulberry (WY) currently serve as the NACCA representatives on the SCC. Joe’s term concludes at the end of the NACCA Annual Meeting. I would like to thank him for his years of service in this role and for his help and guidance this past year. Zach Luck (OH) will be taking Joe’s place and is already getting acquainted with this role.

NACCA’s areas of focus during SCC meetings are payday lending and indirect auto finance. NACCA has been an active member of the SCC this year and has participating in monthly SCC conference calls as well as two in-person meetings with the CFPB. Mulberry and Hancock attended an SCC meeting with the CFPB in Charleston, South Carolina this past October, and Mulberry, Luck and Hancock attended a SCC meeting with the CFPB in April in Washington DC. During the April meeting, Mulberry and Hancock gave presentations on state findings from payday lender and auto finance examinations as well as trends state regulators are seeing in those areas. Thanks to all that provided information on these topics to include in our presentations! The next SCC/CFPB meeting is scheduled for August 20, 2019 at the CFPB’s mid-west regional office in Chicago.

Two coordinated payday lender examinations and two coordinated auto finance examinations are being conducted this year and one coordinated auto finance examination is scheduled for the first quarter of 2020. We are still in need of an EIC and SPOC for this examination. Hancock recently sent an email to the states that expressed interest in participating in this examination and hope that we will soon be able to fill the EIC and SPOC roles. Hancock also recently sent out a survey asking for input on potential coordinated payday lender and auto finance examinations for the second through fourth quarters of 2020 and the first quarter of 2021 and appreciate the responses that were received. The suggested companies will be reviewed with the CFPB to see if any of the companies are on their list to be examined during that timeframe.

VII. REPORT OF THE NMLS POLICY COMMITTEE REPRESENTATIVE
Kelly Rainesford, Chair of the NMLS Policy Committee, reported that the committee meets monthly to discuss policy issues that affect the operation of the NMLS and to provide guidance and advice on the roadmap and system development prioritization. The Committee addresses standard items each meeting including B2B Subscription Requests (businesses that want to purchase a data download of information from NMLS to use for a purpose identified in the permitted use policy, such as research) and Suppression Cases (individuals who seek to have their information suppressed in NMLS consumer access due to safety or security concerns). The Committee provides input about long-term projects such as the development of NMLS 2.0 and the State Examination System as well as short-term projects such as implementation of the Temporary Authority to Operate (S. 2155 effective November 24, 2019). The Committee regularly receives updates on mortgage testing and education, expanded use of NMLS for additional nondepository licenses, and NMLS Ombudsman activity. Other topics include the License Wizard (in prototype data collection phase); Control Person Wizard (in prototype development phase); changes to NMLS terms of use agreements; and Mortgage Call Report modifications.
VIII. APPROVAL OF 2018-2019 COMMITTEE REPORTS
President Carri Grube Lybarker presented NACCA's 2018-2019 Committee Reports. There was a MOTION to approve the reports. MOTION PASSED UNANIMOUSLY.

IX. UNFINISHED BUSINESS
No unfinished business was discussed at this time.

X. NEW BUSINESS
President Carri Grube Lybarker presented the proposed amendment to the By-Laws as indicated on page 20 of the Annual Meeting Program booklet. There was a MOTION to approve the amendment as presented. MOTION PASSED UNANIMOUSLY.

XI. NOMINATING COMMITTEE REPORT
The Nominating Committee Report was then given by Chair Carri Grube Lybarker. In accordance with Article III of the NACCA By-Laws, all NACCA members were notified by email of the Nominating Committee recommendation of officers for the 2019-2020 Association year. They are:

President – Carri Grube Lybarker (SC-DCA)
1st Vice President – Shelley Facos (VT)
2nd Vice President – Zachary Luck (OH)
Secretary-Treasurer – Zak Hingst (IA)

XII. President Grube Lybarker asked if there were any other officer nominations from the floor and none were presented. There was a MOTION to elect the slate of officers as nominated. MOTION PASSED UNANIMOUSLY.

XIII. ADJOURNMENT
The meeting was adjourned at 11:43 AM Central.

Respectfully submitted,

Erika Freundel
Executive Director
President’s Report

The 2019-2020 NACCA year has gone by in a bit of a flash. Here are some highlights from the first three quarters:

- Created the new Emerging Issues committee to help keep members abreast of new issues and trends and assist with information coordination.
- Held 32nd Examiner’s & Consumer Services Training School in Columbus, Ohio; a yeoman’s effort was put forth to make it happen in the midst of EC shakeups.
- Had calls with CFPB and FTC on financial innovation and auto financing, respectively.
- Launched NACCA’s modernized and streamlined website, completing PHASE I of the project.
- Continued coordinated efforts in auto and payday exams.
- Saw increased state coordination of NACCA members on information gathering from specific entities.
- Submitted comments to the OCC and FDIC on their respective measures meant to address the Madden case.
- Saw Executive Committee vacancies arise, and familiar and new faces step up and come on board.
- Held very active, informative Monthly Member Calls.
- Received our monthly recap from Keiser’s Korner on all things of interest to NACCA regulators.

The last quarter of this year threw us a curveball like no other. The Coronavirus pandemic came on the heels of the NACCA Executive Committee’s February Annual Symposium planning meeting. State of emergency declarations, Coronavirus business guidance and NACCA member operations responses became the top items for discussion on monthly calls and became the newest additions to the NACCA website. Recognizing the value of coming together, the Executive Committee switched gears and decided to plan a virtual forum in place of the traditional, in person meeting. The agenda is a mix of Member Only information sharing sessions and speakers/panels. We hope everyone takes advantage of this opportunity to share information, exchange ideas and discuss hot topics.

Carri Grube Lybarker
## NATIONAL ASSOCIATION OF CONSUMER CREDIT ADMINISTRATORS

### STATEMENT OF FINANCIAL POSITION

As of June 2, 2020

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</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$104,543.07</strong></td>
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</tbody>
</table>

| LIABILITIES AND EQUITY |       |
| Liabilities |       |
| Current Liabilities |       |
| Accounts Payable |       |
| Prepaid 2019-20 Membership Dues | 2,085.00 |
| **Total Accounts Payable** | **$461.74** |
| **Total Other Current Liabilities** | **$2,085.00** |
| **Total Current Liabilities** | **$2,546.74** |
| **Total Liabilities** | **$2,546.74** |
| Equity |       |
| Opening Bal Equity | 42,690.96 |
| Retained Earnings | 97,803.83 |
| Net Revenue | -38,498.46 |
| **Total Equity** | **$101,996.33** |
| **TOTAL LIABILITIES AND EQUITY** | **$104,543.07** |
Amendment Committee
The Amendment Committee reviewed the current version of the NACCA Constitution and By-Laws. An e-mail with links to the Constitution and By-Laws was sent to the membership on April 27, 2020, along with a request that any proposed amendments be submitted for consideration by May 6, 2020. The Committee received one proposed amendment to Article V of the Constitution, which was provided to the membership on May 8, 2020, for consideration at the Annual Business Meeting.

Kelly Rainsford, Chair

Audit Committee
The Chair of the Audit Committee has continued to review NACCA’s accounts on a monthly basis, and the Audit Committee will perform a full audit of financial statements and activity on NACCA accounts, from July 2019 to present, in June 2020 in conjunction with the next annual meeting.

Elizabeth Hammond, Chair

Auto Finance Committee (AFC)
Over the last year, the AFC has been involved in three Multi-State Auto Finance examinations. The examination teams were comprised of 16 different NACCA member agencies who participated on at least one examination.

The Examination Report for the first examination was mailed in August of 2019. Participating states included: Connecticut, Delaware, Iowa, Kansas, New Mexico, Texas, and Wisconsin. Bradley Williams (TX) and Eric Fancher (TX) served as the EIC and SPOC, respectively.

The second examination took place in Q4 and the Examination Report has been reviewed by the AFC, and was sent back to the EIC for revisions before it gets mailed. Participating states include: South Carolina, Kansas, Connecticut, Massachusetts, New Mexico, and Wyoming. Ken Middlebrooks (SC) and Nathan Brown (KS) served as the EIC and SPOC, respectively.

The third examination took place in February and the Examination Report has been reviewed by the AFC. The report was mailed in May. Participating states include: Alabama, Delaware, Kansas, Indiana, Maine, Massachusetts, Mississippi, New Hampshire, New Mexico, Idaho, and Pennsylvania. Jason Flory (KS) and Tom Nate (ID) served as the EIC and SPOC, respectively.

A fourth examination, scheduled for March, was cancelled due to a lack of an EIC.

The AFC appreciates the examiners’ and their associated agency’s willingness to contribute to the success of these examinations. Particularly, the agencies who have chosen to take on a leadership role as either EIC or SPOC. A major priority for the AFC in the coming year is the recruitment of examination leadership.

Matt Seidl, Chair

Consumer Services Committee
Members participated in a joint call with the Continuing Education Committee regarding the upcoming Examiner/Consumer Services School. Topics and speakers are being solicited.
Many of us participate in quarterly calls that are designed to discuss current consumer issues, common complaints, consumer education and financial literacy topics as well as sharing resources with each other. Our discussions have also included the complaint process and the manner in which each state handles complaints. Several members also serve on the Consumer Complaint Working Group created by CSBS which is putting together a centralized database for use by all states in conjunction with the examiner database within NMLS.

We will continue to work closely with the Continuing Education Committee to plan the upcoming Examiner/Consumer Services School. We also look forward to collaborating with the Technology Committee in updating the website.

Christine Hodge, Chair

**Emerging Issues**
In its inaugural year, the Emerging Issues Committee developed its mission statement, held several remote meetings, and identified several emerging issues to investigate on behalf of NACCA. Members of the Emerging Issues Committee will present at NACCA’s 2020 Virtual Annual Meeting & Regulator’s Training Symposium.

Ashley Holmes, Chair

**Information Technology Committee Report**
The Committee would like to thank Erika for facilitating all the COVID-19 resources on NACCA’s website during this pandemic. The Association’s webpage (www.naccaonline.org) is looking great. The Committee has not received any comments or suggestions from the membership and would like to remind everyone that all comments and suggestions are welcome. The Committee stands ready and looks forward to working with the Executive Committee and the management firm to continue the implementation of enhancements to the website. Additionally, we will continue monitoring the website and work to make updates to the site as requested by the Executive and Consumer Services Committees.

The Committee thanks the membership in advance for their input and patience as this project continues. The membership should already be finding a valuable benefit in the new functionality and enjoying the modern look and feel of the site.

Jim Copeland, Chair

**Legislation Committee**
From December 2019 to February 2020, the Legislation Committee has reviewed and prepared comments regarding two federal agency proposed rulemakings at the request of the Executive Committee. First, the Legislation Committee reviewed the OCC’s Proposed Rules regarding Permissible Interest on Loans That Are Sold, Assigned, or Otherwise Transferred. The Legislation Committee researched and analyzed the proposal, then drafted commentary for the Executive Committee’s consideration. Second, the Legislation Committee reviewed the FDIC’s Proposed Rules regarding Federal Interest Rate Authority. Here too, the Legislation Committee researched and analyzed the issues, then drafted commentary for the Executive Committee’s consideration. In both cases, NACCA members voted
to submit comments to the federal government. More recently, the Legislation Committee has identified a legal development of interest to NACCA members and has started to assess how NACCA may weigh in on the matter. To this end, the Legislation Committee is researching the issue, reaching out to others to coordinate efforts, and assessing how best to proceed.

_Drew Stillman, Chair_

**Membership Committee**

The Membership Committee is drafting a survey to gather information from members that will be used to plan the Annual Meeting and Examiner’s School, with the goals of improving accessibility for members and including a variety of relevant and useful topics for members. Additionally, the Membership Committee is researching the feasibility of a needs-based scholarship program to provide assistance for members where cost is the primary burden for attendance.

_Connor Parker, Chair_

**Newsletter Committee**

The Newsletter Committee published issues of _NACCA News_ each quarter, delivered them electronically to NACCA members, and placed them on the NACCA website. Contents included a President’s message, news from state regulators, retiree and Honorary Member updates, copies of comment letters submitted by NACCA to federal agencies, and schedules of upcoming association meetings and examiner schools.

In the opinion of committee members, the _NACCA News_ continues to act as an important communications tool. It is used by the Executive Committee to share organizational news with the membership, and also permits members to exchange information with each other.

_Will Lund, Maine, Chair_

**NMLS Policy Committee**

The NMLS Policy Committee meets monthly to discuss policy issues that affect the operation of the NMLS and to provide guidance and advice on the roadmap and system development prioritization. Generally, the Committee meetings are conducted via conference call. However, we have had two in-person meetings including two full days in October and another at the NMLS Conference on February 18, 2020.

The Committee provides input on policy decisions related to the NMLS and modernization efforts. Hot topics this year included the posting of non-disclosable events as regulatory actions in NMLS, creation of new business activities, and correction of issues with state agency user accounts. The Committee also had extensive discussions about adjusting requirements and deadlines in response to the COVID-19 pandemic. Regarding the State Examination System (SES), the Committee has provided input on the development of a record retention policy and establishment of the SES Steering Committee. After a successful pilot that began in October, the SES is in the process of being launched nationwide.

In addition to special projects or issues, the Committee addresses standard items each meeting including B2B Subscription Requests (businesses that want to purchase a data download of information
from NMLS to use for a purpose identified in the permitted use policy, such as research) and Suppression Cases (individuals who seek to have their information suppressed in NMLS consumer access due to safety or security concerns). The Committee regularly receives updates on mortgage testing and education, expanded use of NMLS for additional nondepository licenses, and NMLS Ombudsman activity.

Kelly Rainsford, NACCA Representative

Nomination Committee Report

In accordance with Article III of the NACCA By-Laws, the Nomination Committee recommended the following slate of officers for the association year 2020-2021:

- President - Leslie Pettijohn (TX-OCCC)
- First Vice President - Mike Enzbrenner (KS)
- Second Vice President - Zak Hingst (IA)
- Secretary/Treasurer - Neal Monaghan (CO)

Carri Grube Lybarker, Chair

Past Presidents Advisory Committee

The Past Presidents Advisory Committee has not been asked to advise the Executive Committee on any issues; thus, there is no activity to report.

Susan Hancock, Chair

Payday Lending Committee

The Payday Lending Committee ("PLC") oversaw two multistate examinations in coordination with the CFPB that commenced in 2019. Its main objective was to aid in the facilitation of those exams to ensure they operated effectively and efficiently. No multistate or coordinated payday lender exams were scheduled for calendar year 2020. The PLC reviewed and approved the issuance of both final examination reports. One of the examinations has since been closed by the Examiner-in-Charge and responses are pending for the other examination.

The following states participated in the coordinated exams in 2019: Alabama, Idaho, Kansas (both exams), Minnesota, Missouri, New Mexico (both exams), Ohio, Tennessee and Virginia. The PLC appreciates the willingness, hard work, organization, and dedication of all the examiners that participated on the exams. States’ willingness to participate is what ensures the success of the coordinated effort. Special recognition should be made to the individual EICs and SPOCs of those exams, as well as their agencies for allowing them to participate. Without them, the coordinated exams would not be possible.

EICs: Jayson Hubbard, Virginia and Tricia Kirby, Alabama

SPOCs: Rodney Williams, Ohio and Erin Van Engelen, Idaho

Russell Spain, Chair

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**Remembrance Committee**

The committee was notified earlier this spring of the death of Honorary Member D.E.L. Keown (Canada). Del was NACCA President in 1983 and was our DSA recipient for 1988.

In addition, Joyce Ramsey, wife of deceased Honorary Member Earl Ramsey (AZ), died in August, 2019. Earl was NACCA President in 1970 and DSA recipient in 1992. Joyce attended all the Annual Meetings with Earl, and assisted with many of the group outings.

Our sympathies go out to the families of both of these individuals.

*Ray Sasala, Chair*

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**State Coordinating Committee**

The State Coordinating Committee (SCC) is comprised of representatives from NACCA, AARMR, CSBS, MTRA, NACARA, and NASCUS who, along with CFPB and CSBS staff members, work toward greater coordination between the states and the CFPB. The primary focus is on coordinated examinations and the sharing of information. NACCA’s areas of focus with respect to the SCC and coordinated examinations are payday lending and auto finance. Zach Luck, former Deputy Superintendent of Consumer Finance in Ohio, served with me this year as a NACCA SCC representative until March.

NACCA continues to be an active member of the SCC. On behalf of NACCA, Zach and I participated in monthly SCC conference calls. Since the NACCA annual meeting last June, I attended an in-person SCC meeting with the CFPB in August at the CFPB’s Midwest Regional Office in Chicago, and Zach and I both attended the SCC’s Fall meeting with the CFPB in October at their Southeast Regional Office in Atlanta. In addition, I participated in a virtual SCC meeting with the CFPB in March in which I did a presentation on state auto finance and payday lending violations and issues. A sincere thanks to all of you who responded to my request for information for that presentation.

Although no coordinated payday lending examinations are scheduled with the CFPB for 2020, two were conducted in 2019. Four multi-state/CFPB coordinated auto finance examinations are scheduled for 2020, and two were conducted in 2019. NACCA members should soon receive an email from me requesting information on potential auto finance and payday lender multi-state/coordinated examinations for the second quarter of 2021 through the first quarter of 2022.

We still struggle with getting state regulators to act as the Examiner-in-Charge (EIC) or Single Point of Contact (SPOC) for the coordinated examinations. If your state regulates auto finance companies or payday lenders, we hope you will consider participating in future coordinated examinations and provide an EIC or SPOC. A training session is held twice a year for the EICs and SPOCs and includes participating state regulator and CFPB examiners. Thanks to all of you who are serving or have served as EICs and SPOCs on the coordinated examinations and to NACCA’s Payday Lending and Auto Finance Committees who review the coordinated examinations and look for ways to improve the process.

*Susan Hancock, Chair*
Date: May 8, 2020

To: NACCA Membership

From: Amendment and Executive Committees

Subject: Proposed Changes to NACCA Constitution

The NACCA Amendment Committee and the Executive Committee will propose amendments to the Constitution during the 2020 Annual Meeting. The amendments will modify Article V of the Constitution to give the Executive Committee discretion in filling mid-year vacancies of the general member positions.

According to Article XI of the NACCA Constitution, “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.”

The proposed amendments will be voted on at the Annual Meeting in June.

Please see the proposed amendments to the Constitution on the following page.
ARTICLE V
COMMITTEES

Section 2. The Executive Committee shall consist of the elected officers and no fewer than three two, 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. Vacancies of other member representatives during the year may be filled at the discretion of the Executive Committee. All other committee appointments shall be made by the President.
To: NACCA Members

From: Carri Grube Lybarker, President

RE: Nominations for NACCA 2020-2021 Officers

Date: May 5, 2020

In accordance with Article III of the NACCA By-Laws, the Nomination Committee recommends the following slate of officers for the association year 2020-2021:

President - Leslie Pettijohn (TX-OCCC)

First Vice President - Mike Enzbrenner (KS)

Second Vice President - Zak Hingst (IA)

Secretary/Treasurer - Neal Monaghan (CO)

Respectfully submitted,

The Nomination Committee

Carri Grube Lybarker (SC-DCA) Chair
Will Lund (ME)
Jim Keiser (PA)
Susan Hancock (VA)
Steven O'Shields (TX-SML)
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.
MEMBERSHIP
ARTICLE III

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 not employed by, or otherwise holding any interest in, a consumer financial company or other company regulated by NACCA members, may serve in an advisory capacity on the following committees: Continuing Education Committee, 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 June 4, 2019)

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.

**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. *(Amended June 4, 2019)*
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)

Last updated: June 4, 2019
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)

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.

Last Updated: June 27, 2017
## 2019 – 2020 NACCA Committees

### Amendment Committee
- **Chair:** Kelly Rainsford (SC-DCA)  
  - krainsford@scconsumer.gov  
  - (803) 734-4236
- **Mike Enzbrenner (KS):**  
  - mike.enzbrenner@osbckansas.org  
  - (785) 296-1878

### Audit/Finance Committee
- **Chair:** Elizabeth Hammond (NC)  
  - Ehammond@nccob.gov  
  - (919) 733-0582
- **Mike Enzbrenner (KS):**  
  - mike.enzbrenner@osbckansas.org  
  - (785) 296-1878
- **Paul Cline (UT):**  
  - pcline@utah.gov  
  - (801) 538-8842
- **Melissa McCollum (VA):**  
  - Melissa.mccollum@scc.virginia.gov  
  - (804) 371-9701

### Auto Finance Committee
- **EC Liaison:** Zachary Luck (OH)  
  - zachary.luck@com.ohio.gov  
  - (614) 644-7517
- **Chair:** Matt Seidl (KS)  
  - matt.seidl@osbckansas.org  
  - (785) 296-1421
- **Joe Crider (MO):**  
  - joe.crider@dof.mo.gov  
  - (573) 751-3242
- **Eric Fancher (TX):**  
  - eric.fancher@occc.texas.gov  
  - (512) 658-3908
- **Huffman Lewis (TX-OCCC):**  
  - Huffman.lewis@occc.texas.gov  
  - (512) 936-7624
- **Lindsay Maynard (WA):**  
  - Lindsay.Maynard@dfi.wa.gov  
  - (360) 970-3168
- **Ken Middlebrooks (SC-DCA):**  
  - kmiddlebrooks@scconsumer.gov  
  - (803) 734-9609
- **Michael Poulous (NH):**  
  - michael.poulous@banking.nh.gov  
  - (603) 271-3561
- **Don Reichardt (WI):**  
  - don.reichardt@wisconsin.gov  
  - (608) 267-3743

### Consumer Services Committee
- **Chair:** Christine Hodge (PA)  
  - chrhodge@pa.gov  
  - (717) 772-3888
- **Melissa Baca (NM):**  
  - Melissa.baca@state.nm.us  
  - (505) 476-4568
- **Dana Branam (KS):**  
  - dana.branam@osbckansas.org  
  - (785) 296-1783
- **Tabitha Butts (IN):**  
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  - (317) 453-2539
- **Jim Copeland, Jr. (SC-DCA):**  
  - jcopeland@scconsumer.gov  
  - (803) 734-0375
- **Jennifer Farley Doom (KY):**  
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  - (502) 782-9030
- **Tag Herbek (NE):**  
  - tag.herbek@nebraska.gov  
  - (402) 471-2171
- **Neal Monaghan (CO) - EC Liaison:**  
  - neal.monaghan@coag.gov  
  - (720) 508-6112
- **Jacqueline Olson (WA):**  
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  - (651) 539-4031
- **Zach Passmore (SC-DCA):**  
  - zpassmore@scconsumer.gov  
  - (803) 734-0349

### Continuing Education
- **Chair:** Zachary Luck (OH)  
  - zachary.luck@com.ohio.gov  
  - (614) 644-7517
- **Rebecca Arthur (KY):**  
  - rebeccac.arthur@ky.gov  
  - (502) 429-3290 Ext. 2201
- **Sarah Forcier (MN):**  
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  - (651) 539-1703
- **Zak Hingst (IA):**  
  - zak.hingst@idob.state.ia.us  
  - (515) 242-0332
- **Christine Hodge (PA):**  
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  - (717) 772-3888
- **Ashley Holmes (NC):**  
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  - (919) 715-1194
- **Philip Miele (OH):**  
  - philip.miele@com.ohio.gov  
  - (614) 466-6434
- **Ken Middlebrooks (SC-DCA):**  
  - kmiddlebrooks@scconsumer.gov  
  - (803) 734-9609
- **Ray Sasala (Honorary):**  
  - licenslink@aol.com  
  - (614) 457-2938
**DSA Selection Committee**

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**Emerging Issues Committee**

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Carri Grube Lybarker (SC-DCA) – Pres.  
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Zachary Luck (OH) – 2nd VP  
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Zak Hingst (IA) – Secretary Treasurer  
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Lisa Lee (WI)  
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**Legislation Committee**

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**Membership Committee**

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Joyce Tinsley (VA)  
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Newsletter Committee
Will Lund (ME) – Chair william.n.lund@maine.gov (207) 624-8532
Erika Freundel (Executive Director) efreundel@naccaonline.org (202) 521-6702
Tag Herbek (NE) tag.herbek@nebraska.gov (402) 471-2171

NMLS Policy Committee Representative
Kelly Rainsford (SC-DCA) krainsford@scconsumer.gov (803) 734-4236

Nomination Committee
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Jim Keiser (PA) jkeiser@pa.gov (717) 783-8242
Will Lund (ME) william.n.lund@maine.gov (207) 624-8532
Steven O’Shields (TX-SML) soshields@sml.texas.gov (512) 475-3679
Susan Hancock (VA) susan.hancock@scc.virginia.gov (804) 371-9703

Past President Advisory Committee
Susan Hancock (VA)– Chair susan.hancock@scc.virginia.gov (804) 371-9703
All other past presidents—both active and Honorary

Payday Lending Committee
Zachary Luck (OH)- EC Liaison zachary.luck@com.ohio.gov (614) 644-7517
Russell Spain (VA) – Chair russell.spain@scc.virginia.gov (804) 371-9701
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Tom Nate (ID) tom.nate@finance.idaho.gov (208) 332-8086
Rodney Williams (OH) Rodney.williams@com.ohio.gov (740) 575-6457

Program & Convention Committee
All Executive Committee Members

Remembrance Committee
Ray Sasala (Honorary)-Chair licenslink@aol.com (614) 457-2938
Will Lund (ME) william.n.lund@maine.gov (207) 624-8532
Erika Freundel – Executive Director efreundel@naccaonline.org (202) 521-6702

State Coordinating Committee (SCC) Representatives
Susan Hancock (VA) susan.hancock@scc.virginia.gov (804) 371-9703
Zachary Luck (OH)- zachary.luck@com.ohio.gov (614) 644-7517

Per Article V, Section 1, of the NACCA Constitution, the current president of NACCA has made the above committee assignments based on member requests or the need for committee members. Any state member so named on a committee can delegate the committee assignment to another person in their same agency or if need be, resign their committee assignment with notice to the Executive Director of NACCA.
NACCA COMMITTEE DESCRIPTIONS

Interested in joining a NACCA committee? Sign up here:
https://www.surveymonkey.com/r/NACCAcommittees20_21

AMENDMENT COMMITTEE
The Amendment Committee shall review the NACCA Constitution and By Laws prior to January 15 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/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.

**EMERGING ISSUES COMMITTEE**
The emerging issues committee identifies emerging issues and trends related to the supervision of consumer financial companies and laws related thereto, assists in formulating coordinated information requests and makes recommendations to the Executive Committee. The Committee may survey members to identify certain products or businesses of interest.

**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 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.

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.
NACCA Leadership

2019-2020 Elected NACCA Officers and Executive Committee

President
Carri Grube Lybarker
South Carolina - DCA

First Vice President
Leslie Pettijohn
Texas - OCCC

Second Vice President - Vacant

Secretary-Treasurer
Zak Hingst
Iowa

~

Susan Hancock
Virginia

Lyndsay Miller
Indiana DFI

Neal Monaghan
Colorado

Headquarters Leadership

Erika Freundel
Executive Director

Molly Shevlin
Staff

Washington, DC
SAVE THE DATE

86TH ANNUAL MEETING & REGULATORS’ TRAINING SYMPOSIUM

MAY 24-28, 2021
HILTON BURLINGTON LAKE CHAMPLAIN
BURLINGTON, VT

REMINDER

DON’T FORGET TO COMPLETE THE 2020 ANNUAL MEETING & REGULATORS’ TRAINING SYMPOSIUM EVALUATION!

HTTPS://WWW.SURVEYMONKEY.COM/R/NACCA2020

DEADLINE FOR RESPONSES IS FRIDAY, JUNE 26TH

INTERESTED IN JOINING A NACCA COMMITTEE?

SIGN UP HERE:
HTTPS://WWW.SURVEYMONKEY.COM/R/NACCACOMMITTEES20_21