

## **CHECKLIST AND INSTRUCTIONS FOR CREDIT ACCESS BUSINESS REGISTRATION**

***Please be sure to completely read all instructions before preparing your registration application. If there are any questions, please contact the City of Seguin Planning/Codes Department staff at 830-401-2435 prior to submitting your application.***

Texas State Statute Chapter 393 requires credit access businesses, payday lenders and auto title lenders, to obtain a state issued license before conducting business in the state. The City of Seguin Municipal Code Chapter 22, Division VIII, Credit Access Businesses, provides for the oversight of payday and auto title lending transactions in the City of Seguin. The ordinance requires that each lender location licensed under Chapter 393, register as well with the City of Seguin. The annual registration fee for each credit access business location is \$250 and is nonrefundable. The registration fee must be submitted at the time of application. Any credit access business not in compliance with The City of Seguin, Municipal Code Chapter 22, Division VIII, Credit Access Businesses may be subject to criminal penalties up to \$500 per occurrence. A certificate of registration for a credit access business is not transferable. Please allow 30 days for processing once a complete application is received.

### **To apply for an initial permit:**

- All registration applications, renewals and payments are to be mailed to the City of Seguin at the address listed below.
- Complete a Credit Access Business Registration application form for each credit access business location that is operating within the City of Seguin. The \$250 registration must be submitted with the application.
- All information in the application form is required. Incomplete applications cannot be processed.
- Payments may be made by check (i.e. certified check, money order), credit card, or cash. Cash payments must be made in person at 205 N. River Street, Seguin, TX 78155. Checks must be made payable to the CITY OF SEGUIN.

### **To submit a complete credit access business registration application, the information listed below must be enclosed with the application:**

- Copy of Texas state license issued under Chapter 393 of Texas Finance Code
- Copy of Certificate of Occupancy issued under Section 10-12 of the Code of Ordinances
- Submit completed registration application and registration fee to:

City of Seguin  
Planning/Codes Department  
205 N. River Street  
Seguin, TX 78155

### **To renew (annually) an existing permit:**

Complete a Credit Access Registration Form. As per City ordinance 2014-64 a credit access business cannot operate or conduct business without a certificate of registration issued by the City of Seguin. Registration is required for each location operating or conducting business. The credit access business must submit an annual application to renew the registration and pay a nonrefundable \$250 fee. All registration renewals and payments are to be mailed to the City of Seguin at the address provided above.

All information in the application form is required. Incomplete applications cannot be processed.

Submit completed registration renewal application and documents, as specified, no less than 30 calendar days before one year after the date of issuance.

**Forms required for annual registration renewal:**

A complete Credit Access Registration Form for each renewal application.

A copy of the license issued by the State of Texas, under Chapter 393 of Texas Finance Code

**Additional information related to City of Seguin registration application: Filing**

**Date** *is the date that applicant/registrant submits application for CAB registration.*

**State CAB license number** *is the location specific license number, provided by the Texas Office of Consumer Credit Commissioner.*

**CAB Registration number** *will be assigned by the City of San Antonio with the initial registration and should be entered by the CAB applicant/registrant during the application renewal process.*

**Contact Person** *is the designee as indicated in the registration application, and is the person who will be contacted by phone or email, if there are questions related to the CAB registration process/application.*

**Owners and Principle Parties** *include all persons with a financial interest in the credit access business: complete contact information regarding owners and principle parties.*

**Registered agent of service of process in Texas** *for any/all publicly traded companies that are operating and/or conducting business in the City of Seguin.*

**CITY OF SEGUIN**  
**APPLICATION FOR**  
**CREDIT ACCESS BUSINESS REGISTRATION**

Planning/Codes Department, Credit Access Business Registration, 205 N. River Street; S E G U I N T E X A S 7 8 1 5 5

Date of Filing: \_\_\_\_\_

COSA Registration Number: \_\_\_\_\_  
(If Renewing)

State CAB License Number: \_\_\_\_\_

**SECTION 1: Exact name, main office address, mailing address, and telephone number of applicant**

\_\_\_\_\_  
Business Entity Name

\_\_\_\_\_  
Federal Employment Identification Number (FEIN)

\_\_\_\_\_  
Operating Name of Business (d/b/a)

Location Address: \_\_\_\_\_  
Number & Street Name City State Zip

Mailing Address: \_\_\_\_\_  
Number & Street Name City State Zip

Location Phone Number: \_\_\_\_\_ Location FAX Number: \_\_\_\_\_

Website: \_\_\_\_\_

**SECTION 2: Contact information for main office**

**Contact person for this application:**

\_\_\_\_\_  
Name & Title Business Phone FAX Number

\_\_\_\_\_  
Email Address

**Person Responsible for day-to-day operations:**

\_\_\_\_\_  
Name & Title Business Phone FAX Number

\_\_\_\_\_  
Email Address

**CITY OF SEGUIN  
APPLICATION FOR  
CREDIT ACCESS BUSINESS REGISTRATION**

Planning/Codes Department, Credit Access Business Registration, 205 N. River Street; SEGUIN TEXAS 78155

**SECTION 3: Owner contact information**  
 Owners: Proprietors, Partners, Members or Stockholders having any financial interest. Information from each owner is required. Please attach pages if additional space is required.

Financial Interest: \_\_\_\_\_

1. Name: \_\_\_\_\_

Street Address: \_\_\_\_\_  
Number & Street Name City State Zip

Mailing Address: \_\_\_\_\_  
Number & Street Name City State Zip

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Financial Interest: \_\_\_\_\_

2. Name: \_\_\_\_\_

Street Address: \_\_\_\_\_  
Number & Street Name City State Zip

Mailing Address: \_\_\_\_\_  
Number & Street Name City State Zip

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

**Publicly Traded Company - Registered Agent (Individual to whom any legal notice may be delivered):**

Agent Name: \_\_\_\_\_

Agent Address: \_\_\_\_\_  
Number & Street Name City State Zip

Agent Phone Number: \_\_\_\_\_ Agent Fax Number: \_\_\_\_\_

**SECTION 4: Additional documents required**

**Attachments Required**

- Copy of Texas state license issued under Chapter 393 of Texas Finance Code
- Copy of Certificate of Occupancy issued under Section 18-28 of the City of Seguin Code of Ordinances

This is an application to secure a Certificate of Registration to operate a credit access ("payday lending") business, per City of Seguin Municipal Code Chapter 22. Registration with the City of Seguin is a requirement of credit access business and each location operated as a credit access business must be registered. The undersigned affirms that all information provided in this application for registration, including but not limited to, disclosure of owners, principal parties, and all other supporting documents, schedules and exhibits are true, complete and free from any material omissions. The undersigned understands that the information provided may be further verified. The undersigned further understands that FALSE OR MATERIALLY INCOMPLETE RESPONSES ARE GROUNDS FOR DENIAL OF THE APPLICATION TO REGISTER AS A CREDIT ACCESS BUSINESS WITH THE CITY OF SEGUIN.

Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

# CONSUMER CREDIT INFORMATION

THIS FORM IS FOR INFORMATION PURPOSES ONLY AND IS NOT INTENDED TO BE AN ENDORSEMENT OF ANY PROGRAM OR ENTITY.

## Education and Training

OFFICE OF THE CONSUMER CREDIT COMMISSIONER / CONSUMER HELPLINE

Phone: (800) 538-1579

<http://www.occc.state.tx.us/pages/consumer/Index.html>

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)

[www.nefe.org](http://www.nefe.org)

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing)

ARMY COMMUNITY SERVICE - CONSUMER AFFAIRS & FINANCIAL ASSISTANCE

Phone: (210) 221-9171

Address: 201 0 Stanley Rd., Suite 95, Fort Sam Houston, TX 78234

CONSUMER CREDIT COUNSELING SERVICE OF GREATER S.A. / COUNSELING

Phone: (210) 979-4300

Address: 6851 Citizens Parkway, Suite 100, San Antonio, TX 78229

<http://bexar.tx.networkofcare.org/aging/services/category.aspx?cid=19502&targetgrp=&z=>

TEXAS ATTORNEY GENERAL / CONSUMER PROTECTION DIVISION

Phone: (800) 621-0508

Address: 115 E. Travis St., Suite 925, San Antonio, TX 78205

ALAMO AREA RESOURCE CENTER

Phone: (210) 358-9995

Address: 527 N. Leona, 3rd Floor, Bldg. A, San Antonio, TX 78207

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS (AICPA)

[www.feedthepig.org](http://www.feedthepig.org)

MY MONEY

[www.mymoney.gov](http://www.mymoney.gov)

## **CASH ASSISTANCE RESOURCES**

### **BEXAR COUNTY DEPARTMENT OF COMMUNITY INVESTMENT**

Phone: (210) 335-3666

Address: 233 N. Pecos, Suite 590, San Antonio, TX 78207

### **SAN ANTONIO CATHOLIC CHARITIES**

Phone: (210) 222-1294

Address: 202 West French Place, San Antonio, TX 78212

### **CHRISTIAN ASSISTANCE MINISTRY SOCIAL SERVICES (CAM)**

Phone: (210) 223-6648

Address: 110 McCullough, San Antonio, TX 78215

### **CITY OF SAN ANTONIO – DEPARTMENT OF HUMAN SERVICES**

Phone: (210) 207-7830

Address: 106 S St. Mary's St, San Antonio, TX 78205

### **ELLA AUSTIN COMMUNITY CENTER**

Phone: (210) 224-2351

Address: 1023 N. Pine St., San Antonio, TX 78202

### **JEWISH FAMILY AND CHILDREN'S SERVICE OF SAN ANTONIO/FINANCIAL AID - JFCS**

Phone: (210) 302-6924

Address: 12500 N.W. Military Hwy., Suite 250, San Antonio, TX 78231

### **PROJECT AYUDA - ST. PETER - ST. JOSEPH CHILDREN'S HOME**

Phone: (210) 531-8555

Address: 919 Mission Rd., San Antonio, TX 78210

### **SALVATION ARMY GOSLINOWSKI SOCIAL SERVICES CENTER**

Phone: (210) 352-2020

Address: 910 N. FLORES, San Antonio, TX 78212

### **ST. VINCENT DE PAUL SOCIETY - CENTRAL COUNCIL - EMERGENCY SERVICES**

Phone: (210) 225-7837

Address: 1103 S. FRIO, San Antonio, TX 78207

## Información al Consumidor Tocante Asuntos de Crédito

El propósito de este formulario es informativo y no es su intento recomendar ningún programa ni entidad en particular.

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## **Recursos de Ayuda en Efectivo**

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