

**COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION BUREAU
OF FINANCIAL INSTITUTIONS ANNUAL
REPORT OF SHORT-TERM LENDERS FOR THE
YEAR ENDING DECEMBER 31, 2024**

**Bureau of Financial Institutions
1300 East Main Street, Suite 800
Post Office Box 640
Richmond, Virginia 23218-0640**

**SECTION I
GENERAL INFORMATION**

1. Name and mailing address of licensee:

2. Virginia License Number:

3. Number of offices, authorized and opened, as of December 31, 2024:

4. Provide the name, title, address, **telephone number, fax number and e-mail address** for the individual to be contacted with respect to:

(A) Questions which may arise from this report:

(B) Scheduling Examinations:

(C) Consumer Complaints:

(D) Administering the Virginia Short-Term Loan Database:

5. During 2024, did the licensee comply with the written notification requirements described in § 6.2-1807 pertaining to the opening, relocation, and closing of offices? If not, provide the effective date of such events in a separate written statement.

YES _____ NO _____ N/A _____

6. During 2024, did the licensee notify the Commissioner, in writing, of the name, address, and position of each new senior officer, member, partner, director or principal? If not, provide the required information in a separate written statement.

YES _____ NO _____ N/A _____

SECTION I (CONTINUED)

7. Describe any transactions that occurred in 2024 which resulted in an individual or entity acquiring, directly or indirectly, 25 percent or more of the ownership of the licensee. Attach additional 8 ½" x 11" paper if necessary.

8. During 2024, did the licensee comply with the reporting requirements described in § 6.2-1812 and 10VAC5-200-20 N? If not, provide a separate written statement describing such events and their expected impact upon the business of the licensee. Answer "yes" if no such reportable events occurred during the year or if all such events have previously been reported.

YES _____ NO _____

9. Indicate below any other businesses conducted in the location(s) where the licensee makes short-term loans in Virginia:

(A) Check Cashing _____ Conducted by: _____

(B) Motor Vehicle Title Lending _____ Conducted by: _____

(C) Money Transmission/Money Order Sales _____ As an agent for: _____

(D) Tax Preparation/Electronic Tax Filing _____ Conducted by: _____

(E) Tax Refund Anticipation Loans _____ Conducted by: _____

(F) Consumer Finance Lending _____ Conducted by: _____

(G) Automated Teller Machine _____ Conducted by: _____

(H) Other (specify each type of other business conducted and the name(s) of any legal entity or entities that operate the other businesses):

10. Has the licensee received Commission approval for each of the above referenced "other business" (other than a registered check cashing business) in accordance with § 6.2-1820?

YES _____ NO _____ N/A _____

SECTION II

SHORT-TERM LOANS MADE DURING THE CALENDAR YEAR

11. Total number of short-term loans made: _____; Total principal amount of short-term loans made: \$ _____

12. Total number of individual borrowers to whom short-term loans were made: _____

13. Minimum contracted loan amount: \$ _____; Maximum contracted loan amount: \$ _____

14. Contracted annual percentage rates on short-term loans:

Minimum: _____%; Maximum: _____%; Average: _____%

15. Terms¹ of short-term loans made:

Minimum: _____ days; Maximum: _____ days; Average: _____ days

16. Total amount of contracted loan charges: \$ _____

17. Total amount of loan charges actually paid: \$ _____

18. Analysis of non-performing loans:

Number of defaulted loans: _____

Number of charged-off loans: _____ Amount charged-off: \$ _____

Number of deposit item return fees paid by borrowers: _____

Amount of deposit item return fees paid by borrowers: \$ _____

Number of individual borrowers against whom civil actions were brought: _____

Total amount of loans sought to be recovered through lawsuits: \$ _____

¹ For the purpose of this report, the term of a short-term loan is the number of days between the execution of a written short-term loan agreement and the maturity date specified in the loan agreement.

AFFIDAVIT

State of _____)

County or City of _____)

I, _____, being the _____
(Name of Officer of Licensee) (Title)

of _____ swear or affirm that, to the best of my
(Short-Term Loan Licensee)

information and belief, the facts in this report, including any accompanying schedules and statements, are true.

Signature of Officer of Licensee

Subscribed and sworn to before me this _____ day of _____, 20_____

Notary Public

Registration Number of Notary: _____

My commission expires: _____
