



# State of North Carolina

## Office of the Commissioner of Banks

Pat McCrory  
Governor

Ray Grace  
Commissioner of Banks

January 22, 2014

### 2013 CONSUMER FINANCE ANNUAL REPORT

Dear Licensee:

Starting February 1, 2014, the North Carolina Consumer Finance Annual Report for 2013 will be accessible online via the North Carolina Commissioner of Banks' website at:

<https://www.nccob.org/online/login.aspx>. The Consumer Finance Annual Report can only be submitted online.

Please note the following changes which have been incorporated into the 2013 Annual Report:

- The following expenses have been added to Question 17:
  - Information Technology Services
  - Product Management Services
  - Administrative Expenses
  - Management Fees
  - Provision for State & Local Taxes
- Section J – Schedule of Charges has been added to capture information regarding various fees and insurance rates related to consumer finance loans (see attached).

Your company's Annual Report for the calendar year ended 2013 must be submitted on or before **March 31, 2014**. If you need assistance concerning your password, please contact me at 919-733-3016 or by e-mail at [ljohnson@nccob.gov](mailto:ljohnson@nccob.gov).

Sincerely,

A handwritten signature in black ink that reads "Lisa Johnson".

Lisa Johnson  
Non-Depository Entities