ILLINOIS FINANCIAL SERVICES ASSOCIATION

601 West Monroe Street Springfield, Illinois 62704

MEMBERSHIP APPLICATION

The undersigned hereby makes application for membership in the ILLINOIS FINANCIAL SERVICES ASSOCIATION and, if approved, agrees to abide by its Constitution and By-Laws.

Tele	FAX:	_ Email:		
Individua	al Partnership	Corporati	ion	
Name(s) of owner	r, partners, or officers:			
Name and address	s of parent or holding company	, if other than above: _		
Type of business	(i.e., direct loan, sales finance,	mortgage, credit card,	etc.):	
••	,	,	,	
Public name unde	er which office(s) operate in Ill			
		inois, if other than abov	e:	
	er which office(s) operate in Ill	inois, if other than above l pages if necessary:	/e:	S
List office(s) oper Address	er which office(s) operate in Illerated in Illinois. Use additiona	inois, if other than above l pages if necessary:	Consumer Installment Loan Act License #	
List office(s) oper Address	er which office(s) operate in Illerated in Illinois. Use additiona City	inois, if other than above l pages if necessary:	Consumer Installment Loan Act License #	

11.	Are you a loan licensee in any other state(s)?					
	If so, please list state	e(s):				
12.	Are you a member of the American Financial Services Association?					
13.	Name of person to whom annual dues billing should be addressed:					
		Signature of applic	eant:			
Board will o	consider and act upon you	our Application and ch person to whom A	Association communications, such as meeting notices to the regular or branch office.	S		
Name & Ti	tle:					
Company N	Vame:					
Address:						
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<u>BACKGROUND SUMMARY</u> The Association, a not-for-profit corporation, is qualified with the Internal Revenue Service as a 501 C-6 organization.

Through efforts of its Officers, Board, committees, individual members and professional staff, the Association works to maintain and improve the climate for effective consumer finance industry operations and service to consumers in Illinois.

The Association's Officers and Board of Directors reflect the make-up of its membership, i.e., representing companies ranging from single-office independents to the largest national chain corporation. Included are chief executive officers, senior operations executives and public or industry relations executives - providing a broad cross section of experience and views in the formation of Association policies and priorities.

Day-to-day activities are carried forward by the Association's Executive Director, a Springfield-based attorney and lobbyist, and by the Association's Outside General Counsel, who is located in Chicago. The Association's office is maintained within the Executive Director's law firm. Both the Executive Director and the General Counsel are readily available for consultation by the Association's directors, officers and members. Services, of course, are further augmented by the important voluntary activities of the Association officers, directors, committees and individual members.

<u>LEGISLATIVE AND REGULATORY REPRESENTATION</u> The Association's representatives work closely with the membership to formulate and to pass needed legislation, and to formulate and to implement needed administrative rules. The representatives also work against unfavorable legislation and administrative rule-making hearings on behalf of the Association. The representatives are often accompanied and assisted at hearings by members of the Association.

LIAISON WITH STATE REGULATORY AGENCIES The Association maintains regular contact with State of Illinois regulatory agencies affecting the industry. Information is reciprocally exchanged with the various agencies on a wide variety of matters, including rules, regulations and interpretations.

<u>LEGISLATIVE REPORTING</u> Each session of the General Assembly produces thousands of bills which have to be monitored for direct and indirect impact on the consumer finance industry. The Association uses a variety of sources to monitor legislation, and the status of legislation

affecting the industry is covered in periodic legislative reports. The Association provides copies of bills to members upon request.

ANNUAL MEETING The Association holds its Annual Meeting for members in the fall to conduct any business necessitating action by the general membership and to elect its Board of Directors and Officers. Legislators and Regulators are often invited to share information and to be available for questions.

<u>MAXIMUM SERVICE FOR MINIMUM DUES</u> The Association, operating within the framework of an annual budget recommended by the Budget and Dues Committee and ratified or modified by the Board, strives to provide maximum service for minimum dues cost. Over the past decade, services have expanded while the annual cost of running the Association has increased only slightly in the face of inflation and increased costs. Measured in constant dollars, the cost has actually decreased significantly.

<u>DUES STRUCTURE</u> The Association's annual dues structure is \$330 per Illinois branch, with maximum dues of \$24,000 and minimum dues of \$1,800.