



March 1, 2016

On December 17, 2015, the Temple City Council approved Ordinance 2015-4739, creating Chapter 41 of the City of Temple Code of Ordinances, which regulates the business practices of existing and future Credit Access Businesses (CABs), also commonly referred to as “payday lenders” and/or “auto title lenders,” who operate within the city limits of the City of Temple. Texas Finance Code Chapter 393 requires that CABs obtain a state issued license before conducting business in the state. The City ordinance requires that CABs licensed under Chapter 393, and operating within the city limits, register annually and obtain a Certificate of Registration from the City. The ordinance authorizes the monitoring and enforcement of compliance with the ordinance by the City of Temple.

In addition to registration requirements, CABs must follow lending guidelines that place restrictions on extensions of consumer credit, or “payday loans” and “auto title loans.” The General Services Division has been designated to manage the oversight of CAB registration and compliance. The ordinance requires annual registration with the City and submission of quarterly and annual reports. Failure to comply with the terms of the ordinance may result in a citation for a Class C misdemeanor, punishable by a fine of up to \$500 per day for each violation.

The effective date of this ordinance is March 17, 2016. The City has extended the registration deadline to April 17, 2016 to allow CABs to obtain a FINAL license from the Texas Office of Consumer Credit Commissioner and complete the registration application. **All credit access businesses registered with the state and operating and/or conducting business within the City of Temple must submit a complete application for a certification of registration to the City Secretary’s office no later than April 17, 2016.**

To apply for an initial certificate of registration, applicants must:

- Complete an application for Credit Access Business Registration. Please complete the application in its entirety. Incomplete applications cannot be processed.
- Submit a registration fee of \$50 with the application. This must be remitted with your application. Payments can be made by check or money order payable to the City of Temple, by cash or via credit card.
- Include all documents required in the application (i.e. a copy of your license from the State of Texas).

To renew an existing Certificate of Registration, annually thereafter:

- Complete a Credit Access Business Registration form and submit to the City Secretary along with a \$50 registration fee and a copy of your state license.
- Submit the completed application and specified documents no less than 30 days from the one year anniversary of the date of issuance of your initial registration

Enclosed is a copy of the ordinance and an application for registration. All documents and information requested in the application, and a nonrefundable \$50 registration fee, must be received before the application review and approval process can commence. Staff will contact the designated contact person for the business listed on the application to address any deficiency in the submitted registration application. The corrected application must be received by the City of Temple within ten (10) calendar days from the date that the CAB

was notified by the City of the need for clarification or additional information. Requested information that is not resubmitted within the ten (10) day timeframe will require a new application process and registration fee.

Additionally, all Credit Access Businesses are required to provide the form: *Regulations Relating to Credit Access Businesses in the City of Temple*; as prescribed by the General Services Manager, to each consumer seeking assistance in obtaining an extension of consumer credit. This form is available for you to print, as a PDF, from the website listed below; this website will be available starting March 10, 2016.

Each of the documents attached here are available through the City Secretary's office or online at [www.templetx.gov/CAB](http://www.templetx.gov/CAB) (website available 3/10/2016). The registration application can be downloaded. The application should be returned via hardcopy along with payment, either in person at the City Secretary's office, located at 2 North Main, Suite 103, Temple, Texas 76501, or via postal service to the same address. If you wish to submit your payment via credit card, a credit authorization form will need to be filled out, which can also be obtained through the City Secretary.

Please contact the General Services Division at (254) 298-5997 for any assistance that you may need. We look forward to working with you and welcome any questions you may have.

Sincerely,



Ashley Williams  
General Services Manager