

What is ACFA?

ACFA is a non-profit trade group dedicated to creating a better public understanding of our industry and conducting public relationships in our state on behalf of our membership.

We work closely with the Department of Banking, Bureau of Loans and the Department of Insurance in matters of regulation and supervision on behalf of all of our membership.

We have fostered relationships with our legislature to promote and support legislation that will better serve the borrowing public and our industry.

When you join ACFA, you can join an organization that promotes the interchange of ideas, methods and information among our membership.

Our goal is to grow your company through information, service, education and fellowship.

With your membership in ACFA, you will receive our newsletter, **LENDERS LINE**, which is recognized state wide as a leading publication with broad readership. This is our way of keeping our Association Membership fully informed on changing economics and legal issues.

The association is represented by Mr. Paul Compton and David Dresher of the highly respected law firm of Bradley Arant Rose and White LLP of Birmingham.

The association conducts regularly scheduled membership meetings and our Annual Convention for the opportunity of Association members to have input into the operation and direction of the organization.

So Why Join?

1. **To Stay Informed. We will keep the membership up-to-date on anything that affects the consumer finance industry.**
2. **Because YOU have a voice. In other associations, control of the association is handled by a select few. At ACFA, the input of each member is solicited and respected.**
3. **Education. ACFA promotes and presents seminars to educate the membership in the areas of compliance, policies and procedures, privacy matters, and bankruptcy.**
4. **Because We need YOU as much as you need us. In order for this organization to grow, we need members, but we also need members who bring new ideas and different approaches to the consumer finance industry.**

REGULAR AND ASSOCIATE MEMBERSHIP

Regular and Associate membership dues are \$350 annually but may be paid on a semi-annually basis on January 1 and July 1 of each year. The maximum assessment of membership dues for a Regular Member company is limited to a maximum of twenty-five (25) branch locations regardless of the number of multiple branch locations in the State of Alabama. Regular Membership is open to all persons and firms licensed by the State of Alabama under the Alabama Small Loan Act or the Alabama Consumer Credit Act, subject to approval of the ACFA Executive Committee.

Associate Membership is open to any person or firm doing business with or which provides products and/or services to the consumer finance industry.

Alabama Consumer Finance Association

On the road to
success!



Why Consider
Membership in
The
Alabama
Consumer
Finance
Association?



122 East Battle Street
Talladega, AL 35160
Phone: 256-362-3600

Membership Application

Type of Membership

Regular Associate

I (We) _____,
(Representative Name)

_____, of
(Title)

(Company Name)

(Company Address)

(City) (State) (Zip)

Telephone _____

Fax # _____

Do hereby apply for membership in the Alabama Consumer Finance Association, a non-profit Trade Association. I (We) are attaching a check in the amount of \$_____ in payment of dues to the Association for all offices of the company or in which I (we) have an interest or management control. I (we) shall make an effort to attend the meetings of the Association and pledge my(our) cooperation and will conduct my(our) business in such a manner as to reflect credit to the Association and our industry.

Company Officers

President _____

Vice President _____

Secretary _____

Treasurer _____

Company Type—Consumer Finance

Mini-Code License # _____

Small Loan License # _____

Credit Insurance Carrier Name & Address

Multiple Office Company? Yes _____ No _____

If Yes, Number of Offices? _____ (Attach List)

Number of employees in your organization? _____

Are you a member of any other Consumer Credit Organization? Yes _____ No _____

Organization Name _____

Type of finance business on which your company concentrates:
_____ Small Loans _____ Mini-Code
_____ Deferred Presentment

Associate Member:

Business Type _____

Years in Business/ Incorporation Date: _____

Applicant: _____

By: _____
(Signature & Title)

Date: _____

Please mail your application to:

**ACFA
Margaret Williamson
122 East Battle Street
Talladega, Al 35160**

The Alabama Consumer Finance Association is a non-profit, tax exempt Trade Association. Contributions or gifts to ACFA are not tax deductible as charitable contributions for Federal Income Tax purposes. However, dues payments may be deductible by members as an ordinary and necessary business expense. Under the Omni- bus Budget Reconciliation Act, that portion of member- ship dues used by ACFA for lobbying expense is not deductible as an ordinary and necessary business expense. The association reasonably estimates that the nondeductible portion of dues used for lobbying activities and thus not deductible as ordinary and necessary business expense to be approximately 25%. The Alabama Consumer Finance Association is supported by our Political Action Committee (ACFA_PAC). Our industry is a regulated industry and we must be assured that our viewpoint is represented in the legislative and regulatory process. A voluntary contribution of \$500 from each member company location is solicited to support the PAC efforts. PAC contributions by corporations are legal, but are not deductible as business expense or charitable contributions for Federal Income Tax purposes. Your support of the ACFA-PAC is solicited.

Association Use Only

Approval **Yes** **No**

Executive Committee Member Signature Date

Approval **Yes** **No**

Executive Committee Member Signature Date

Approval **Yes** **No**

Executive Committee Member Signature Date

Approval **Yes** **No**

Executive Committee Member Signature Date