

Alabama Consumer Finance Association

Attn: Margaret Williamson, Secretary/Treasurer
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Talladega, Alabama 35160
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MEMBERSHIP APPLICATION

(COMPANY NAME) _____

(ADDRESS) _____
(CITY) _____ (STATE) _____ (ZIP) _____

(PHONE) _____ (FAX) _____ (E-MAIL) _____

Officers: President: _____
Vice President: _____
Treasurer: _____
Secretary: _____

_____ LLC
_____ LLP
_____ Proprietorship
_____ Inc.

TYPE COMPANY:

CONSUMER FINANCE

_____ Alabama Consumer Credit Act (Mini-Code) License # _____
_____ Alabama Small Loan Act License # _____
_____ Deferred Presentment License # _____
_____ Non-Objection Letter in File for Deferred Presentment
_____ ASSOCIATE MEMBER COMPANY Type Business: _____

NUMBER OF YEARS IN BUSINESS OR INCORPORATION DATE: _____

CREDIT INSURANCE CARRIER - NAME AND ADDRESS: _____

MULTIPLE OFFICE COMPANY: YES NO NUMBER OF OFFICES: _____ (If multiple offices – attach listing)

IF SUBSIDIARY COMPANY – LIST NAME AND ADDRESS OF PARENT COMPANY: _____

TOTAL NUMBER OF EMPLOYEES IN YOUR ORGANIZATION: _____

IS COMPANY A MEMBER OF ANY OTHER CONSUMER CREDIT ORGANIZATION? YES NO
IF YES, NAME OF ORGANIZATION: _____

TYPE OF FINANCE BUSINESS IN WHICH COMPANY INTENDS TO CONCENTRATE:
_____ SMALL LOANS _____ MINI-CODE _____ DEFERRED PRESENTMENT _____ OTHER

DOES COMPANY OR ANY OFFICER, DIRECTOR, OWNER OR SHAREHOLDER HAVE INTEREST IN OR CONTROL OVER ANY OTHER CONSUMER LENDING COMPANY OR ENTERPRISE IN THE STATE OF ALABAMA? YES NO

IF YES, STATE NAME, ADDRESS, TYPE AND TYPE OF INTEREST OR CONTROL: _____

The **ALABAMA CONSUMER FINANCE ASSOCIATION** is a non-profit tax-exempt Trade Association. Contributions or gifts to **ACFA** or the **ACFA-HB/BHMS Scholarship Fund** are tax-exempt. Membership dues may be deducted by members as an ordinary and necessary business expense. Under the Omnibus Budget Reconciliation Act, that portion of membership dues used by the **ALABAMA CONSUMER FINANCE ASSOCIATION** for lobbying expenses is not deductible as an ordinary and necessary business expense. For the year 2016-2017, the **ALABAMA CONSUMER FINANCE ASSOCIATION** reasonably estimates that the non-deductible portion of dues used for lobbying activities and thus not deductible as ordinary and necessary business expense to be approximately 25%.

MEMBERSHIP DUES

***EACH MEMBER OFFICE:** REGULAR and ASSOCIATE membership dues are *\$350.00 annually* but may be paid on a semi-annual 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 **(25) branch locations** regardless of the number of multiple branch locations in the State of Alabama. REGULAR COMPANY MEMBERSHIP is open to all persons and firms licensed by the State of Alabama under the Alabama Small Loan Act and/or the Alabama Consumer Credit Act (Mini-Code), subject to the approval of the Executive Committee of ACFA. ASSOCIATE COMPANY MEMBERSHIP is open to any person or firm doing business with or which provides products and/or services to the consumer finance industry.

ALABAMA LENDERS PAC

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 \$500.00 from each company member per year is solicited to support the PAC efforts. PAC contributions by corporations are legal, but are not deductible as business expense or charitable contribution for Federal Income Tax purposes. Please enclose your **ACFA PAC** contribution with your payment of membership fees.

APPLICATION FOR MEMBERSHIP

I, _____
(Name) (Title)

of _____
(Name of Company Applying)

(Street Address) (City) (State) (Zip)

(Telephone Number) (Facsimile Number) (E-Mail)

do hereby apply for membership in the **ALABAMA CONSUMER FINANCE ASSOCIATION** (a non-profit tax-exempt Trade Association). I am attaching a check in the amount of \$ _____ in payment of dues to the Association for all offices of the company or in which I have an interest or management control. I shall make an effort to attend the meetings of the Association and I (we) pledge my (our) cooperation and I (we) will conduct my (our) business in such a manner as to reflect credit to the Association and our industry.

APPLICANT: _____ DATE: _____
(Signature and Title)

Below for ACFA use ONLY

APPROVAL: YES NO _____ DATE: _____
(Executive Committee Member) Signature

APPROVAL: YES NO _____ DATE: _____
(Executive Committee Member) Signature

APPROVAL: YES NO _____ DATE: _____
(Executive Committee Member) Signature

APPROVAL: YES NO _____ DATE: _____
(Executive Committee Member) Signature