



## **Illinois Department of Financial and Professional Regulation**

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### **Division of Financial Institutions**

## **CONSUMER CREDIT FAQ'S**

**Q.** How do I file a complaint?

**A.** To file a complaint via the Internet, please use the following form:

<https://www.idfpr.com/admin/DFI/DFIcomplaint.asp>

After receiving your complaint, the Department will forward it to the licensee involved. They will have 30 days in which to respond.

The nature of your complaint may result in the Department asking you to contact the licensee directly. The Department may also require more documentation from you to help better understand your complaint.

### **For Consumers/Borrowers:**

**Q.** How do I get a loan I have in Veritec removed or closed?

**A.** You may contact the Consumer Credit Section at 312-814-3184 or Email at

[fpr.consumercredit@illinois.gov](mailto:fpr.consumercredit@illinois.gov)

**Q.** I received a letter of delinquency regarding my loan. How do I make payment arrangements?

**A.** You must call the company you have the loan with.

**Q.** I have a payday/consumer installment loan, and I am having a problem paying the loan. What are my options?

**A.** Please refer to your contract for terms and conditions. You may be able to negotiate new terms and conditions with the company.

### **For Licensees:**

**Q.** How do I apply for/renew /update my license?

**A.** You can find all instructions and/or necessary documents on the Illinois Department of Financial and Professional Regulations web site at [https://idfpr.com/DFI/CCD/ccd\\_main.asp](https://idfpr.com/DFI/CCD/ccd_main.asp) . For instructions for (1) payday loan, (2) consumer installment loan, (3) sales finance loan, (4) debt management, or (5) debt settlement licenses, click the tab along the top marked 'Financial Institutions' and find the 'Consumer Credit' category in the drop-down box.

For instructions on banking or mortgage licenses, go to our website at

[www.idfpr.com/Banks/RESFIN/resfin.asp](http://www.idfpr.com/Banks/RESFIN/resfin.asp)

If no internet access is available, please use the following numbers:

- Payday, Consumer Installment, Sales Finance 312-814-3184
- Debt management, Debt settlement 312-814-3184

- Banking, Mortgage 217-785-2900
- TOMA (money transmitters) 312-814-5153
- Currency exchanges 312-814-5153

**Q:** Where can I find the Act and Rules for licensing?

**A.** <https://www.idfpr.com/About/actsnrules.asp>

Consumer Credit section contact information:

EMAIL ADDRESS (not case sensitive): [FPR.CONSUMERCREDIT@ILLINOIS.GOV](mailto:FPR.CONSUMERCREDIT@ILLINOIS.GOV)

PHONE: 312-814-3184

FAX: 312-814-8672

Mailing Address:

IDFPR-Consumer Credit Section

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