



## WASHINGTON LICENSING DECLARATION FORM – CHECK CASHERS AND SELLERS

1. Name of Company: \_\_\_\_\_ Tax ID# \_\_\_\_\_
2. I am above the age of eighteen and am competent to testify to the facts as stated in this declaration.
3. I am authorized to make this Declaration on behalf of the company.
4. I personally reviewed the application submitted on behalf of the applicant in NMLS and all supporting documents submitted and certify the application and supporting documents do not contain any untrue statement or omission of any material information or fact.
5. I have read and am familiar with all the Check Cashers and Sellers Applicable Laws and Regulations. Among these, for all Check Casher License applicants, are:
  - RCW 31.45 - Check Cashers and Sellers Act
  - WAC 208-630 - Regulation of Check Cashers and Sellers and Small Loans (Payday Lenders)
  - 31 CFR Chapter X Part 1022 – Rules for Money Services BusinessesAmong these, *for all small loan endorsements*, are:
  - 12 CFR Part 1026 (Regulation Z) - Truth in Lending Act
  - 12 CFR Part 1002 (Regulation B) - Equal Credit Opportunity Act
  - 15 USC §1692 - Fair Debt Collection Practices Act
  - 15 USC §6801 - Gramm-Leach-Bliley Act - Protection of nonpublic personal information
  - 32 CFR Part 232 – Limitations on terms of consumer credit extended to service members and dependents
6. I affirm the applicant has adopted written policies and procedures commensurate with the nature, size and complexity of its business operation. These will include:
  - Recordkeeping in compliance with WAC 208-630-610
  - Anti-Money Laundering Program in compliance with WAC 208-630-721
7. I understand that all entities that hold a Washington Check Casher License are required to:
  - File an Annual Assessment Report based on the activities during the reporting year by April 15th
  - Report and register all company authorized branches; additions, deletions, and changes through the NMLS system.
  - File an Annual Attestation in the NMLS; this is to be done between November 1 and December 31<sup>st</sup>I understand that all entities that hold *both* a Washington Check Casher License *and* Small Loan Endorsement are required to:
  - Have a surety bond on file, in the amount of \$10,000 for the main office and an additional \$1,000 per branch location.



8. If granted a license, I understand the company will be subject to periodic regulatory examinations and am familiar with the fees associated with an examination as outlined in WAC 208-630-350
9. The applicant will notify the Department of any material change to the information contained in the company's record on NMLS and is familiar with reporting requirements in WAC 208-630-835
10. I understand that any false or fraudulent representation or substantial misrepresentation may be grounds for denial or revocation of any license granted by the Department.

**I DECLARE THAT THE FOREGOING STATEMENTS ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION, AND BELIEF. I AM AWARE THAT I AM SUBJECT TO CRIMINAL PROSECUTION UNDER THE PROVISIONS OF 18 U.S.C 1001**

\_\_\_\_\_  
**Compliance Officer – Print Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Executive Officer – Print Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**