

Area of Review	Information Request	Description of Information
Advertising and Marketing	Provide (1) a copy of any Marketing/Advertising Policies for the dealership, and (2) materials that are sufficient to show the dealer's advertisements that pertain to financing for the previous 24 months. Please note that the dealership only needs to provide an example of one advertisement for a marketing campaign, as long as the language was the same across all platforms. The term "advertisement" includes, but is not limited to: a. Printed materials (ads, brochures, direct mailings, flyers, etc.) b. Radio or television transcripts, c. Internet screen shots d. Electronic mail solicitations. If the dealership does not advertise financing and/or does not have a Marketing/Advertising Policy, please state "N/A."	This is in regards to any advertising a retail seller may be doing related to the financing of loans. This is not in regards to just selling vehicles. If the retail seller does not advertise financing and/or does not have a policy, this would be answered "N/A".
Business Model and Organizational Structure	Provide a written summary of the services and functions that the dealership performs for a customer in a transaction that involves financing, beginning with the initial application through the dealership's final involvement with the transaction. Your explanation should be specific enough that a person will have an overview of your company's operations in connection with a consumer's purchase of a vehicle that involves financing.	This is a description of activity performed by the retail seller under its license, to know which pieces the retail seller does (as opposed to what the lender does).
Business Model and Organizational Structure	Provide a list of all locations that the dealership conducts business in the State of New Hampshire and/or for New Hampshire consumers. In your answer, please include the name of the dealership entity (including any trade name) and the location.	This is all locations where financing may be conducted and contact information for those locations as applicable.
Business Model and Organizational Structure	Provide the Organizational Chart for the licensed dealership entity. Please ensure that the Organizational Chart includes the parent entity, if any, and all subsidiary entities that are owned/controlled by the licensee and applicable affiliates. In your answer, please include the following information for each entity: Entity/Individual name, Address, Primary business activity, and Percentage of ownership of the licensed entity. In the event the licensed dealership entity does not have a parent and/or subsidiary company, please state "None."	This would list all the owners of the company, including indirect owners, if applicable. This is typically the same as the information that would be disclosed on NMLS, unless there has been updates that have not made it to the NMLS yet.
Complaints	Provide a copy of (1) any Complaint and Error Resolutions Policy, and (2) a list of any consumer complaints related to NH financing during the past 24 months, including unresolved matters. In your answer, please include the complainant's name, property address, date of complaint, issue, the forum where the complaint was filed (i.e. Better Business Bureau, New Hampshire Banking Department, etc.), and resolution. In the event the licensed dealership entity does not have a Complaint and Error Resolutions policy or did not receive any complaints during the past 24 months, please state "N/A" and/or "None."	This would be a list of all complaints, whether internal or from another location, that occurred in NH. If the retail seller does not have complaints and/or does not have a policy, this would be answered as "No complaints" in regards to complaints and "N/A" for policy.
Financial Condition - Capital Adequacy	Provide the most recent year end and quarterly end financial statements, including the balance sheet and income statement, for the licensed dealership entity.	This is typically the internal financial statement that the retail seller can generate at any time.
Information Technology and Cyber Security	Does the licensed dealership entity maintain customer information for fewer than 5,000 consumers? Please note this question is not limited to New Hampshire customers, but applies to all customers of the licensed dealership entity.	This is the number of consumers a retail seller has. This is globally, especially if out of state locations exist, in order to determine if the retail seller falls under the exemption of the FTC Safeguards.
Information Technology and Cyber Security	Provide (1) a copy of the licensed dealership entity's Information Security Program/Safeguarding Policy, and (2) a list of contracts or agreements in place with any third parties that receive and/or have access to the licensed dealership entity's financial information and/or consumer financial information. Additionally, for licensed dealership entity's that maintain customer information for more than 5,000 customers, please provide (1) the written incident response plan designed to promptly respond to, and recover from, any security event materially affecting the confidentiality, integrity, or availability of customer information in your control, and (2) the qualified individual's written report to the licensed dealership entity's board of directors or equivalent governing body, or senior officer, if necessary, during the prior year.	This is the information that is required for the FTC Safeguards. If a retail seller maintains less than 5,000, then some of those areas are not required. If not an applicable company, then it should be listed as "N/A". If it is applicable and they do not have all the pieces yet, please state so. Examiners will point out the areas that will need to be updated. The requirements can be found here: <a href="https://www.ecfr.gov/current/title-16/chapter-I/subchapter-C/part-314">https://www.ecfr.gov/current/title-16/chapter-I/subchapter-C/part-314</a> .
Management and Board	Provide the names and job titles for the individuals who are responsible for the following at the licensed dealership entity: (1) main contact person for the public, (2) dealership licensing, (3) consumer complaints, (4) litigation, and (5) the Banking Department's examination process. (6) an organizational chart and/or list of all control persons, as defined in the statute, for the licensed dealership entity.	This would be the most up to date contact information for the retail seller. This is typically the same as the information that would be disclosed on NMLS, unless there has been updates that have not made it to the NMLS yet.

Pre-Examination	Provide a list of all retail vehicle sales for the past 24 months that (1) were sold by the licensed dealership entity, (2) involved a sale at a New Hampshire location, and (3) involved financing. You may, but are not required to, use the format available at <a href="https://www.banking.nh.gov/sites/g/files/ehbemt621/files/inline-documents/ccd-sales-finance-loan-list.csv">https://www.banking.nh.gov/sites/g/files/ehbemt621/files/inline-documents/ccd-sales-finance-loan-list.csv</a> .	This is the loan list spreadsheet that can be found on the website. It should include all transactions that contained financing (not cash sales). It is used for retail sellers and sales finance companies. Retail sellers should complete all the fields in which they have knowledge on, so typically "Current Loan Amount", "Servicer", and "If the vehicle was repossessed then on what date?" columns would be listed as "N/A" (unless also a buy here/pay here, in which those fields would be applicable when the entity was the funder). Other FAQ include the Action Date would be the last action on the loan, for instance, the date an application was denied or withdrawn and Funding Date would be "N/A". Loan Status would typically list if it was Funded, Denied, Withdrawn, Returned, etc.
State Specific Statutes and Requirements	Provide the summary page for voluntary protection products that are either (1) offered by either the retail seller or sales finance company under NH RSA 361-E b, or (2) available to customers at the licensed dealership entity.	This would be templates of the various insurance and warranties offered to customers that were financed.
State Specific Statutes and Requirements	Provide a summarize legal actions (civil or criminal) whether pending, settled out of court or found at fault; and agency enforcement actions in any jurisdiction which name the licensee or its owner, trustees, directors, partners, or senior officers as defendants. Include the name of the plaintiff or enforcement agency, state of filing, date of notification and summary of action.	This would list any agency enforcement actions or any civil litigation from borrowers that pertains in any way to financial services. If there have been no actions, it would be labeled "None".
State Specific Statutes and Requirements	Provide a blank copy (template) of any retail installment sales agreements/contracts used by the licensed dealership entity within the previous 24-month period.	This would be a template of the retail installment contract(s) that the retail seller used in the past 24 months.