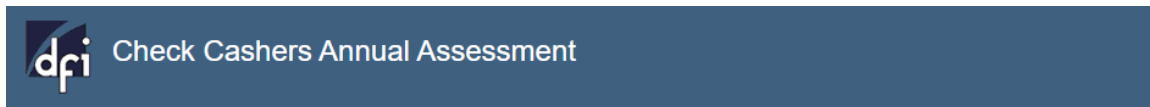


Instructional User Guide

For Illustrative Purposes Only

1. Read the following important information about the online filing system. The system will walk you through the filing process – you must complete each step in order for your annual assessment filing to be considered complete. Once you have gathered all the necessary information click on the START button to begin.

Please Note: Once you start you will not be able to stop and save your information to continue at a later time.



Instructions

Before beginning the filing process, please note the following:

1. Browser specifications
 - a. This system works with these browsers:
 - Chrome
 - Firefox
 - Microsoft edge chromium
 - b. Do not use your browser's "Back" button. Use the system navigation buttons or data may be lost.
 - c. Turn off the Pop-Up Blocker in your browser.
 - d. Your browser's "Print" function will let you keep these instructions handy while completing this filing.
2. The online system accepts credit cards (for assessment fees up to \$10,000) or E-checks. If you have an ACH debit block on your bank account, you must notify your financial institution. Note, it may take your financial institution up to two days to remove the block from your account. Washington State Department of Financial Institution's Company Identification Number is: G911443137.
3. Filing Process:

**Please note, once you begin the online filing process you will not be able to save your information and continue at a later time.*

 - A. Enter the last five or more digits of your WA license number (530-CC-#####).
 - B. Review the listing of your current locations on record with WA DFI. Please note, if any WA locations were closed in 2024, they will not be listed and must be entered-in manually in order to calculate your correct assessment.
 - C. Provide for the Annual Assessment Report (AAR) your total dollar volume of checks cashed in WA in 2024. If you have a small loan endorsement, you must also provide your total dollar volume of small loans made in 2024.
 - D. Provide the Consolidated Annual Report (CAR) information requested for the 2024 reporting year. [See WAC 208-630-830]
 - E. Confirm the submission of required financial statements has been made in NMLS.
 - F. Review your company's check casher annual assessment reporting summary for accuracy and print a copy for your records. if the information is not correct or you need further assistance, please email csexamsunit@dfi.wa.gov or call 360-902-8703.
 - G. Validate your assessment fee is correct and submit payment information (if applicable).
 - H. Save your submission/payment receipt for your records and close your browser.

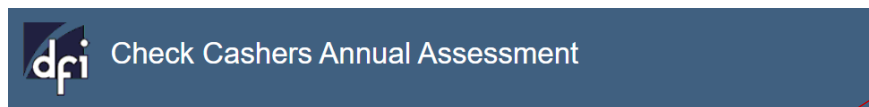
In order to file timely, you must submit the AAR and fee to the Department of Financial Institutions (DFI) by 5:00 p.m. PST on April 15, 2025.

In regards to RCW 31.45.090, if you are submitting any information that you believe constitutes a trade secret under chapter 19.108 RCW, you must email the Department stating what information in your annual report you are claiming is exempt from disclosure under chapter 42.56 RCW.

Start

 Encryption Notice: The Department of Financial Institutions uses a secure server for processing online transactions. Any transmitted data is encrypted as it is sent to or from your PC. This prevents it from being read by any unauthorized party while it is being sent over the Internet.

2. Enter the last five or more digits of your WA license number (530-CC-#####) and click on Search.



Provide your Main office WA License Number 530-CC-

Search

- Confirm your company's information and provide your filing information.

Check Cashers Annual Assessment

License Information

Name of company as licensed in Washington:

WA License Number:

Main Office Address:

Filer Information

Date: 2/6/2025

Your Full Name: *

Title: *

Phone: *

E-mail: *

- The system will display all licensed locations in Washington during 2024. If a location was closed in 2024 you must provide the location address by using the add button.

Check Cashers Annual Assessment

Licensed location on record with the Department for 2024

| Number | Address |
|--------|--|
| 1 | <input style="width: 95%; height: 20px;" type="text"/> |

List any Washington locations which closed in 2024 and are not listed above.

123 Money Street, Tumwater, WA 98501

- Provide loan activity dollar volume. The system will auto calculate the annual assessment fee based on locations listed in the previous section.

Check Cashers Annual Assessment

Annual Assessment Report

| 2024 Washington Check Casher and Payday Loan Activity | Washington Location | Dollar Volume |
|--|---------------------|-----------------------|
| Total dollar volume of checks cashed in Washington State (WA) during 2024 | | 1,000,000.01 |
| Total number of company's locations holding WA Check Casher Licenses | 2 | |
| Total dollar volume of small loans made in WA during 2024 | | 1,000,000.01 |
| Total number of company's locations holding WA Small Loan Endorsements | 2 | |
| Sub Total | 4 | \$2,000,000.02 |
| Annual Assessment Fee Calculation | | |
| Annual Assessment Fee: Refer to WAC 208-630-400 \$513.95 per licensed location if volume is over one million dollars | | \$2,055.80 |
| Late Fee | | \$0.00 |
| Total Fee | | \$2,055.80 |

6. Provide Consolidated Annual Report information.

Check Cashers Annual Assessment

Consolidated Annual Report

| Analysis of Business Conducted in Washington During the Reporting Period | Check Cashing | Small Loans | Company Totals |
|---|---------------|-------------|----------------|
| 1a Total number of employees for WA locations | | | |
| 1b Total annual payroll for WA locations | | | |
| 2a Total number of WA transactions | | | |
| 2b Total dollar volume of WA transactions | 1000000.01 | 1000000.01 | 2000000.02 |
| 3 Total dollar amount of fees collected on WA transactions | | | |
| 4a Number of un-deposited checks held at the end of the period for WA transactions | | | |
| 4b Dollar amount of un-deposited checks held at the end of the period for WA transactions | | | |
| 5a Number of returned (NSF) checks/ACH during the period on WA transactions | | | |
| 5b Dollar amount of returned (NSF) checks/ACH during the period on WA transactions | | | |
| 6 Total dollar amount of fees collected for returned (NSF) checks/ACH on WA transactions | | | |
| 7a Number of charge-offs (losses), for the period on WA transactions | | | |
| 7b Dollar amount of charge-offs (losses), for the period in WA | | | |
| 8 Net income before taxes, in WA | | | |
| 9 Net income after taxes, in WA | | | |

Continue

7. Provide Consolidated Annual Report Table 2 information. (Required for licensees with Small Loan Endorsement)

Check Cashers Annual Assessment

Consolidated Annual Report Table 2

| Analysis of Business Conducted in Washington During the Reporting Period | Totals |
|---|--------|
| 1 Total number of small loans made | |
| 2 Total number of WA borrowers | |
| 3 Total number of active military borrowers in WA | |
| 4 Total number of WA borrowers whose accounts were referred to collection agencies | |
| 5a Number of small loans converted to installment plans | |
| 5b Dollar volume of small loans converted to installment plans | |
| 6 Total number of small loans rescinded in WA | |
| 7 Total number of small loans involving ACH or other electronic transactions in WA | |
| 8 Total number of small loans made through other than a physical visit to a location (e.g. internet, telephone, etc.) | |

Select the applicable option for your Washington small loan activity:

Store Front Locations Only
 Online Only
 Store Front Locations and Online

Continue

8. Provide Consolidated Annual Report Table 3. (Required for licensees with Small Loan Endorsement with over \$10 million in volume)

Consolidated Annual Report Table 3

| Payday Loan Terms | | Number of Loans |
|-------------------|--|-----------------|
| 1 to 7 days | | 1 |
| 8 to 14 days | | 1 |
| 15 to 21 days | | 1 |
| 22 to 31 days | | 1 |
| 32 or more days | | 1 |

| Payday Loan Frequency | Total Number of Borrowers | Number of Military Borrowers |
|-----------------------|---------------------------|------------------------------|
| 1 time | 1 | 1 |
| 2 times | 1 | 1 |
| 3 times | 1 | 1 |
| 4 times | 1 | 1 |
| 5 times | 1 | 1 |
| 6 times | 1 | 1 |
| 7 times | 1 | 1 |
| 8 times | 1 | 1 |

9. Select the proper response for Financial Statements.

Check Cashers Annual Assessment

FINANCIAL STATEMENTS

Licensees are required to submit year-end financial statements, including both a balance sheet and income statement, prepared in accordance with Generally Accepted Accounting Principles(GAAP).

I have uploaded the required financial statements electronically through the NMLS system
 Year-end financial statements are still being prepared and will be provided via NMLS as soon as available

Continue

Review and Edit Page

10. Review your report for accuracy. If you have found an error, use the EDIT button for each section that needs correction. Once you have made your corrections click on the CONTINUE button.

Check Cashers Annual Assessment

Please review your Check Cashers and Small Loan Endorsement annual assessment information for accuracy and use the "Edit" button to make any necessary changes.

COMPANY AND FILER INFORMATION Edit

Name of company as licensed in Washington:

WA License Number:

Main Office Address:

Full Name:

Title:

Phone:

Email:

Original Filing Date:

LICENSED LOCATION INFORMATION Edit

Licensed location on record with the Department for 2024

| Number | Address |
|--------|--|
| 1 | <input style="width: 90%;" type="text"/> |

Locations closed in 2024

| Number | Address |
|--------|--------------------------------------|
| 2 | 123 Money Street, Tumwater, WA 98501 |

Annual Assessment Report Edit

| 2024 Washington Check Casher and Payday Loan Activity | Washington Location | Dollar Volume |
|---|---------------------|-------------------|
| Total dollar volume of checks cashed in Washington State (WA) during 2024 | 1 | 1000000.01 |
| Total number of company's locations holding WA Check Casher Licenses | 2 | |
| Total dollar volume of small loans made in WA during 2024 | 1 | 1000000.01 |
| Total number of company's locations holding WA Small Loan Endorsements | 2 | |
| Sub Total | 4 | 2000000.02 |

| Annual Assessment Fee Calculation | |
|--|----------------|
| Annual Assessment Fee: Refer to WAC 208-630-400 \$513.95 per licensed location if volume is over one million dollars | 2055.80 |
| Late Fee | 0.00 |
| Total Fee | 2055.80 |

FINANCIAL STATEMENTS Edit

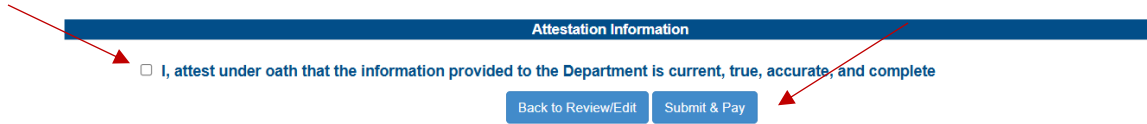
Licensees are required to submit year-end financial statements, including both a balance sheet and income statement, prepared in accordance with Generally Accepted Accounting Principles(GAAP).

I have uploaded the required financial statements electronically through the NMLS system
 Year-end financial statements are still being prepared and will be provided via NMLS as soon as available

Continue

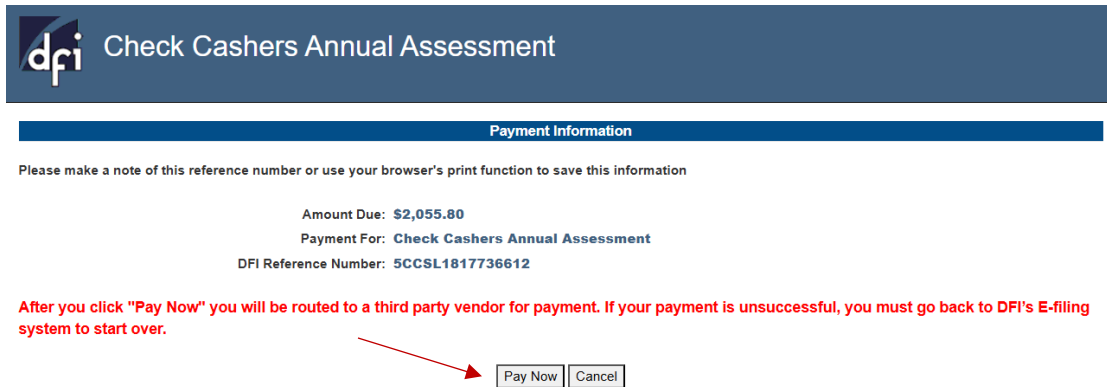
Report Summary Page

11. At the report summary page, you'll be able to print a copy of the assessment filing to retain for your company's records. You'll be required to attest to the accuracy of your filing before you are able to SUBMIT & PAY.



The screenshot shows a blue header bar with the text "Attestation Information". Below the header, there is a checkbox followed by the text "I, attest under oath that the information provided to the Department is current, true, accurate, and complete". At the bottom of the section, there are two buttons: "Back to Review/Edit" and "Submit & Pay". Red arrows point to the checkbox and the "Submit & Pay" button.

12. You'll be directed to a third-party site to provide payment information and complete your assessment filing. If you choose to cancel, you'll be required to start the filing process over.



The screenshot shows a dark blue header bar with the "dfi" logo and the text "Check Cashers Annual Assessment". Below the header, there is a blue bar with the text "Payment Information". Underneath, there is a line of text: "Please make a note of this reference number or use your browser's print function to save this information". Below this, there are three lines of text: "Amount Due: \$2,055.80", "Payment For: Check Cashers Annual Assessment", and "DFI Reference Number: 5CCSL1817736612". Below the text, there is a red warning message: "After you click 'Pay Now' you will be routed to a third party vendor for payment. If your payment is unsuccessful, you must go back to DFI's E-filing system to start over." At the bottom, there are two buttons: "Pay Now" and "Cancel". A red arrow points to the "Pay Now" button.

13. Once payment is complete, you'll receive a confirmation email to retain for your company's records.