

State Collection Agency Licensing Board Open Session Minutes

<u>6.8.2020</u>		2:02 p.m.	Maryland Dept. of Labor
Meeting called to order at 2:01 p.m. by	Antonio P. Salazar, Chairman (attended via video conference call)		
Administrator	Devki Dave (attended via video conference call)		
Attendees	<p>Members: Steve Hannan(attended via video conference call), Susan Hayes (attended via video conference call), Joanne Young (attended via conference call), and Eric Friedman (attended via video conference call)</p> <p>Counsel: Kimberly Ward, Esq. (attended via video conference call)</p> <p>Staff: Arlene Williams, Jedd Bellman, Kelly Mack, Dana Allen (attended via video conference call)</p> <p>Staff: Jedd Bellman, Arlene Williams, Dana Allen and Kelly Mack (each attended via video conference call), Clifford Charland (attended via conference call)</p>		
Acknowledgements	Mr. Salazar acknowledged that the meeting notice was published in the Maryland Register on May 22, 2020, and on the Board’s website on May 13, 2020, and the Agenda was posted on the Dept. of Labor/Board’s website on June 3, 2020. `		
Approval of Minutes			
Mr. Salazar			
Discussion	After reviewing the minutes of the May 11, 2020 meeting, on a Hayes/Hannah motion, which was unanimously approved, the Board approved the minutes.		

Recognition of Public Comments	
Mr. Salazar	
Discussion	No members of the public were present.

1. Non-Depository Licensing Unit Report	
Ms. Williams	
Discussion	<p>Ms. Williams presented the Non-Depository Licensing Unit. Ms. Williams advised the Board that each entity’s application and supporting materials for licensure had been reviewed and found to have satisfied the licensing qualifications as set forth in Ms. Yates’ Memo. Ms. Williams proceeded to recommend that the Board issue collection agency licenses to the following entities: Notable Finance, LLC, DCM Services, LLC (branch), Credit Corp Solutions, Inc. (branch) and Client Services, Inc. (branch)</p> <p>On a Hayes/Hannan motion, which was unanimously approved, the Board voted to issue licenses to all recommended applicants.</p> <p>Ms. Williams also informed the Board that seven were change in control requests: Merchants and Professional Bureau, Inc., Vervent, Inc., Penn Credit Corporation, Mid-South Adjustment Co. Inc., Dell Financial Services L.L.C., Emergent Business Group, Inc., and Axiom Financial Services, LLC.</p>

2. Consumer Services Unit Report	
Ms. Mack	

Discussion	<p>Ms. Mack presented the Consumer Services Unit Complaint Report. Ms. Mack advised that the Unit had received 116 total complaints during the fiscal year-to-date, 31 of which are open and 104 of which are closed. Further, Ms. Mack compared complaints by fiscal year, noting a declining trend from 2013 through 2019 from 615, 504, 375, 261, 205 and 181, respectively, and a decrease to 102 for fiscal year 2020. Ms. Mack advised that NACARS's October, 2020 conference will be held online instead of as an in-person meeting. Commissioner Salazar reminded Board members that the Agency was willing to pay the costs associated with participation for any member who wanted to attend the meetings. In discussing this change, all of the Board members indicated that they were comfortable doing monthly video conference meetings. Mr. Hannan also mentioned that other agencies have held virtual hearings so if we have public that wants to join video open sessions of the Board they should be able to do virtually.</p>
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3. Enforcement Unit Report	
Ms. Allen	
Discussion	<p>Ms. Allen presented the Enforcement Unit report. She reported that there are 7 collection agency cases in pre-charge status.</p>

Adjournment	<p>Mr. Mr. Salazar stated that State office will be working remotely until July 6th, 2020 until further notice. Mr. Salazar mentioned that it is an end of our fiscal year 2020 and mentioned thanks to all board members for their contribution of service for collection agency board.</p> <p>Mr. Salazar announced that the next meeting would held be on July 13, 2020.</p> <p>On a Hannan/Young motion, which was unanimously approved, the meeting adjourned at 2:16 p.m.</p>
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