

AGENCY MISSION STATEMENT:

Here a simple statement of the adopted mission of the agency should be provided, along with the entity or person(s) who adopted the mission statement and when it was adopted.

We protect and educate consumer buyers, lessees and borrowers against unfair practices, and are fair and impartial in the regulation of consumer credit transactions in Oklahoma.

Mission statement was approved by our Commission in September 2012.

LEAD ADMINISTRATOR:

Here the name, title and contact information for the lead administrative person should be listed.

Scott Leshner
Administrator
3613 NW 56th Street, Suite 240
Oklahoma City, OK 73112
405-521-3907
slesher@okdocc.ok.gov

GOVERNANCE:

Here a brief description of the agency's governance structure should be provided. Is the agency headed by a Governor appointee? An appointee of an independent board? Who selects the board, and who are the current members of the board.

The Department of Consumer Credit ("Department") is governed by the Commission on Consumer Credit ("Commission"). Members of the Commission are appointed by the Governor with the advice and consent of the Oklahoma State Senate. The Commission appoints an Administrator to manage the Department. The current members of the Commission are as follows:

Bob Moses, Chairman, Guthrie
Joe Wilbanks, Vice-Chairman, Oklahoma City
Rick Harper, Commissioner, Tulsa
Suzy Barnes, Commissioner, Oklahoma City
Kent Carter, Commissioner, Norman
Jerry Douglas, Commissioner, Sand Springs
Shawn Karnes, Commissioner, Tulsa
Armando Rosell, Commissioner, Oklahoma City
Craig Stanley, Commissioner, Tulsa
Mick Thompson, State Banking Commissioner, ex officio member, Oklahoma City

Does the Board have any committees or subgroups? If so, please provide a detailed listing of the subgroups and their areas of focus.

The Commission has the following committees:

The Budget Committee makes recommendations to the Administrator and Commission regarding the Department's annual budget;

The Legislation Committee makes recommendations to the Commission regarding proposed legislation sponsored by the Department.

GOVERNANCE ACCOUNTABILITY:

Please provide copies of the minutes for any Commission/Board meetings the agency has in the last twelve months in electronic format. (Attached in PDF format)

Is there an attendance policy for board members/commissioners? Yes

The procedural rules of the Oklahoma Commission on Consumer Credit require each Commissioner to attend and participate in meetings of the Commission on a regular basis and are encouraged to actively participate in at least one committee or task force from time to time as established by the Commission. If any Commissioner finds that he or she is unable to attend meetings on a regular basis, he or she should consult with the other Commissioners to determine whether a different meeting date or time would be possible.

If so, is it being followed?

Yes

MODERNIZATION EFFORTS:

Please provide a listing of all government modernization efforts undertaken by the agency in the last twelve months. Additionally, please provide any authorizing statutory changes that prompted the modernization efforts and whether those efforts have led to cost savings or additional cost burden.

As we are a participant in the OMES Shared Services, the Department actively participates in modernization efforts sponsored by OMES.

What steps has the agency taken to cut costs and/or eliminate waste? Are there efforts that have been successful which you believe could serve as a model for other state agencies seeking to keep costs minimal?

The Department has been proactive in recouping costs associated for out of state travel. The Department utilizes all shared service agreements with other state agencies to minimize overall costs. The Department utilizes other state agencies to include OSBI for background checks of licensees, OMES for Shared Services and OAG for legal services.

CORE MISSION:

What services are you required to provide which are outside of your core mission?

None

Are any services you provide duplicated or replicated by another agency?

No

Are there services which are core to your mission which you are unable to perform because of requirements to perform non-core services elsewhere?

No

PRIVATE ALTERNATIVES:

Are any of the services which are performed by the agency also performed in the private sector in Oklahoma?

No

In other states?

No

Has the agency been approached by any foundation, for-profit or not-for-profit corporation with efforts to privatize some of the functions of the agency?

No

2018

Commission Meeting Minutes

Department of Consumer Credit

**MINUTES OF REGULAR MEETING
COMMISSION ON CONSUMER CREDIT
February 14, 2018**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. on February 14, 2018, at the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The agenda was posted at the office of the Department of Consumer Credit, outside the main public entrance of the 3 Corporate Plaza office building and on the Department of Consumer Credit Internet website at www.ok.gov/okdocc on February 9, 2018.

I. Call to order.

Chairman Bob Moses called the meeting to order at 10:00 a.m. Chairman Moses asked if any Commissioners would have an objection to Items VI and VII being heard in reverse order. No objections noted.

II. Roll call.

PRESENT: Chairman Bob Moses, Vice-Chairman Joe Wilbanks, Mick Thompson, Rick Harper, Jerry Douglas, Shawn Karnes and Kent Carter.

ABSENT: Craig Stanley, Armando Rosell and Suzy Barnes

Chairman Moses announced that a quorum was present.

STAFF: Ruben Tornini, Steven Coates, John Coyne, Roberta Hale, Drew S'Renco, Anissa Campbell and Stefanie Ashurst.

GUESTS: Richard Mildren and Steve Funck

III. Discussion and possible action regarding the minutes of the regular meeting held November 8, 2017.

Commissioner Douglas made a motion to approve the minutes of the regular meeting held November 8, 2017. Vice-Chairman Wilbanks seconded the motion.

The motion was unanimously approved.

IV. Presentation of monthly budget and financial reports.

Steve Funck, Office of Management and Enterprise Services, presented the January 2018 monthly budget and financial reports.

V. Department of Consumer Credit staff reports. Discussion and possible action regarding the following Department of Consumer Credit staff reports:

- A. Licensing and Enforcement Report by Drew S'Renco, Chief Examiner;**
- B. Legal Report by John Coyne, Chief Enforcement Attorney.**
- C. Operations Report and Cash Call Agreed Order Implementation Presentation by Ruben Tornini, Deputy Administrator**
- D. Other Administrator Reports.**

Staff presented the reports as indicated above. At the request of Deputy Administrator Tornini, Greg Piatt with GAP Consulting presented the Legislation report.

VI. Nominations and elections of the Chairman and Vice-Chairman of the Commission.

Commissioner Thompson nominated Bob Moses to serve as the Chairman of the Commission for 2018. Commissioner Karnes seconded the motion. No additional nominations for the position of Chairman were made. The nomination of Bob Moses to serve as the Chairman of the Commission for 2018 was unanimously approved.

Commissioner Harper nominated Joe Wilbanks to serve as the Vice-Chairman of the Commission for 2018. Commissioner Douglas seconded the motion. No additional nominations for the position of Vice-Chairman were made. The nomination of Joe Wilbanks to serve as the Vice-Chairman of the Commission for 2018 was unanimously approved.

VII. Discussion and possible action regarding the Budget and Legislative Committees and the appointment of Commissioners to serve on the committees.

Budget Committee:

Chairman Moses asked for volunteers for budget committee. Commissioner Thompson volunteered Suzy Barnes. Chairman Moses and Commissioner Carter volunteered.

Roll Call was taken for approval of the budget committee; budget committee members were unanimously approved.

Legislative Committee:

Chairman Moses asked for volunteers. Joe Wilbanks, Jerry Douglas, Kent Carter and Bob Moses volunteered.

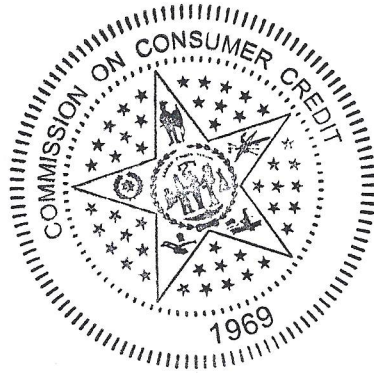
Roll Call was taken for approval of the legislative committee; legislative budget committee members were unanimously approved.

VIII. New business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

IX. Adjournment.

Without objection, Chairman Moses adjourned the meeting at 10:29 a.m.



Bob Moses

Bob Moses
Chairman

Roberta Hale

Roberta Hale
Commission Secretary

**MINUTES OF REGULAR MEETING
COMMISSION ON CONSUMER CREDIT
March 14, 2018**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. on March 14, 2018, at the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The agenda was posted at the office of the Department of Consumer Credit, outside the main public entrance of the 3 Corporate Plaza office building and on the Department of Consumer Credit Internet website at www.ok.gov/okdocc on March 9, 2018.

I. Call to order.

Chairman Bob Moses called the meeting to order at 10:00 a.m.

II. Roll call.

PRESENT: Chairman Bob Moses, Vice-Chairman Joe Wilbanks, Rick Harper, Shawn Karnes, Suzy Barnes, Craig Stanley, Kent Carter and Armando Rosell.

ABSENT: Mick Thompson and Jerry Douglas

STAFF: Ruben Tornini, Steven Coates, John Coyne, Roberta Hale, Drew S'Renco, Anissa Campbell and Stefanie Ashurst.

GUESTS: Richard Mildren, Eric Johnson and Steve Funck

Chairman Moses announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held February 14, 2018.

Commissioner Carter made a motion to approve the minutes of the regular meeting held February 14, 2018. Commissioner Rosell seconded the motion.

The motion was unanimously approved.

IV. Presentation of monthly budget and financial reports.

Steve Funck, Office of Management and Enterprise Services, presented the March 2018 monthly budget and financial reports.

- V. Department of Consumer Credit staff reports. Discussion and possible action regarding the following Department of Consumer Credit staff reports:**
- A. Licensing and Enforcement Report by Drew S’Renco, Chief Examiner;**
 - B. Legal Report by John Coyne, Chief Enforcement Attorney.**
 - C. Operations Report and Cash Call Agreed Order Implementation Presentation by Ruben Tornini, Deputy Administrator**
 - D. Other Administrator Reports.**

Staff presented the reports as indicated above.

- VI. Discussion and possible action regarding the appointment of members from the following organizations to the Consumer Credit Advisory Committee:**

- A. Oklahoma Pawnbrokers Association (OPA)**

Commissioner Harper made a motion to approve the recommendation of Mike Blair to be reappointed to the Advisory Committee of the Oklahoma Department of Consumer Credit. Vice-Chairman Wilbanks seconded the motion. The motion was unanimously approved.

- B. Community Financial Services Association of America (CFSAA)**

Commissioner Rosell made a motion to approve the recommendation of Julie Townsend to be reappointed to the Advisory Committee of the Oklahoma Department of Consumer Credit. Vice-Chairman Wilbanks seconded the motion. The motion was unanimously approved.

- C. Oklahoma Rental Dealers Association (ORDA)**

Commissioner Stanley made a motion to approve the recommendation of David Miller to be reappointed to the Advisory Committee of the Oklahoma Department of Consumer Credit. Vice-Chairman Barnes seconded the motion. The motion was unanimously approved.

- VII. New business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).**

There was not any new business for consideration.

- VIII. Adjournment.**

Without objection, Chairman Moses adjourned the meeting at 10:26 a.m.



Bob Moses

Bob Moses
Chairman

Roberta Hale

Roberta Hale
Commission Secretary

**MINUTES OF REGULAR MEETING
COMMISSION ON CONSUMER CREDIT
May 9, 2018**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. on May 9, 2018, at the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The agenda was posted at the office of the Department of Consumer Credit, outside the main public entrance of the 3 Corporate Plaza office building and on the Department of Consumer Credit Internet website at www.ok.gov/okdoce on May 4, 2018.

I. Call to order.

Chairman Bob Moses called the meeting to order at 10:00 a.m. Chairman Moses asked if any Commissioners would have an objection to Items VI and VII being heard in reverse order. No objections noted.

II. Roll call.

PRESENT: Chairman Bob Moses, Vice-Chairman Joe Wilbanks, Mick Thompson, Rick Harper, Jerry Douglas, Craig Stanley, Suzy Barnes and Kent Carter

ABSENT: Shawn Karnes and Armando Rosell

Chairman Moses announced that a quorum was present.

STAFF: Scott Leshner, Ruben Tornini, Steven Coates, John Coyne, Roberta Hale, Drew S'Renco, Anissa Campbell and Stefanie Ashurst

GUESTS: Daniel Cox, Greg Piatt and Sydney Hill of GAP Consulting, Eric Johnson; Richard Mildren; Steve Funck

III. Discussion and possible action regarding the minutes of the regular meeting held March 14, 2018.

Commissioner Stanley made a motion to approve the minutes of the regular meeting held March 14, 2018. Commissioner Barnes seconded the motion. Commissioner Carter abstained from the vote.

The motion was approved by the majority.

IV. Presentation of monthly budget and financial reports.

Steve Funck, Office of Management and Enterprise Services, presented the April 2018 monthly budget and financial reports.

V. Department of Consumer Credit staff reports. Discussion and possible action regarding the following Department of Consumer Credit staff reports:

- A. Licensing and Enforcement Report by Drew S'Renco, Chief Examiner;**
- B. Legal Report by John Coyne, Chief Enforcement Attorney.**
- C. Operations Report and Cash Call Agreed Order Implementation Update by Ruben Tornini, Deputy Administrator**
- D. Other Administrator Reports.**

Staff presented the reports as indicated above. Administrator Lesher provided the Cash Call Agreed Order Implementation Update.

VI. Legislative Update

Greg Piatt presented the legislative update report.


VII. New business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

VIII. Adjournment.

Without objection, Chairman Moses adjourned the meeting at 10:32 a.m.





Bob Moses
Chairman



Roberta Hale
Commission Secretary

**MINUTES OF REGULAR MEETING
COMMISSION ON CONSUMER CREDIT
June 13, 2018**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. on June 13, 2018, at the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The agenda was posted at the office of the Department of Consumer Credit, outside the main public entrance of the 3 Corporate Plaza office building and on the Department of Consumer Credit Internet website at www.ok.gov/okdocc, on June 8, 2018.

I. Call to order.

Chairman Bob Moses called the meeting to order at 10:00 a.m.

II. Roll call.

PRESENT: Chairman Bob Moses, Vice-Chairman Joe Wilbanks, Mick Thompson, Craig Stanley, Armando Rosell, Rick Harper, Jerry Douglas, Kent Carter, and Suzy Barnes.

ABSENT: Shawn Karnes

Chairman Moses announced that a quorum was present.

STAFF: Scott Leshner, Ruben Tornini, Steven Coates, John Coyne, Roberta Hale, Drew S'Renco, Anissa Campbell and Stefanie Ashurst

GUESTS: Daniel Cox of GAP Consulting and LaTisha Edwards, OMES.

III. Discussion and possible action regarding the minutes of the regular meeting held May 9, 2018.

Commissioner Carter made a motion to approve the minutes of the regular meeting held May 9, 2018. Commissioner Barnes seconded the motion.

The motion was approved by the majority.

IV. Presentation of monthly budget and financial reports.

LaTisha Edwards, Office of Management and Enterprise Services, presented the May 2018 monthly budget and financial reports.

V. Department of Consumer Credit staff reports. Discussion and possible action regarding the following Department of Consumer Credit staff reports:

- A. Licensing and Enforcement Report by Drew S'Renco, Chief Examiner;**
- B. Legal Report by John Coyne, Chief Enforcement Attorney.**
- C. Operations Report and Cash Call Agreed Order Implementation Update by Ruben Tornini, Deputy Administrator**
- D. Other Administrator Reports.**

Staff presented the reports as indicated above. Administrator Lesher provided the Cash Call Agreed Order Implementation Update.

VI. Discussion and possible action regarding the Fiscal Year 2019 Budget of the Department of Consumer Credit.

Commissioner Barnes presented the FY19 budget for consideration.

Commissioner Carter made a motion to approve the Department's FY19 budget. Commissioner Rosell seconded the motion.

The motion was unanimously approved.

VII. Discussion and possible action regarding the Administrator evaluation form.

Commissioner Wilbanks made a motion to approve the revised Administrator evaluation form. Commissioner Barnes seconded the motion.

The motion was unanimously approved.

VIII. New business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

IX. Adjournment.

Without objection, Chairman Moses adjourned the meeting at 10:33 a.m.



Bob Moses

Bob Moses
Chairman

Roberta Hale

Roberta Hale
Commission Secretary

**MINUTES OF REGULAR MEETING
COMMISSION ON CONSUMER CREDIT
September 12, 2018**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. on September 12, 2018, at the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The agenda was posted at the office of the Department of Consumer Credit, outside the main public entrance of the 3 Corporate Plaza office building and on the Department of Consumer Credit Internet website at www.ok.gov/okdocc, on September 7, 2018.

I. Call to order.

Chairman Bob Moses called the meeting to order at 10:00 a.m.

II. Roll call.

PRESENT: Chairman Bob Moses, Vice-Chairman Joe Wilbanks, Craig Stanley, Armando Rosell, Shawn Karnes, Rick Harper, Jerry Douglas, Kent Carter, and Suzy Barnes.

ABSENT: Mick Thompson

Chairman Moses announced that a quorum was present.

STAFF: Scott Leshner, Ruben Tornini, Steven Coates, John Coyne, Roberta Hale, Drew S'Renco, Anissa Campbell and Stefanie Ashurst

GUESTS: Greg Piatt and Sydney Hill of GAP Consulting and LaTisha Edwards, OMES.

III. A. Discussion and possible action regarding the minutes of the regular meeting held June 13, 2018.

Commissioner Rosell made a motion to approve the minutes of the regular meeting held June 13, 2018. Commissioner Douglas seconded the motion.

The motion was approved by the majority.

B. Discussion and possible action regarding the minutes of the special meeting held July 13, 2018.

Commissioner Stanley made a motion to approve the minutes of the special meeting held July 13, 2018. Commissioner Vice Chair Wilbanks seconded the motion. Commissioners Harper and Rosell abstained from the vote.

The motion was approved by the majority.

C. Discussion and possible action regarding the minutes of the executive session held July 13, 2018.

Commissioner Stanley made a motion to approve the minutes of the special meeting held July 13, 2018. Commissioner Barnes seconded the motion. Commissioners Harper and Rosell abstained from the vote.

The motion was approved by the majority.

IV. Presentation of monthly budget and financial reports.

LaTisha Edwards, Office of Management and Enterprise Services, presented the August 2018 monthly budget and financial reports.

V. Administrator's Monthly Reports

- A. Licensing Report
- B. Enforcement Report
- C. Legal Report
- D. Other Administrator Reports.

VI. Cash Call Agreed Order Implementation Update by Ruben Tornini, Deputy Administrator.

Deputy Administrator Tornini presented the Cash Call Update to the Commission. The Cash Call implementation has been completed and checks were being mailed out starting on September 7, 2018.

Chairman Moses thanked the Department for the Cash Call efforts.

VII. Legislative Report by Greg Piatt

Mr. Greg Piatt presented the Legislative Report to the Commission.

VIII. Possible discussion and vote to enter Executive Session pursuant to 25 O.S. § 307(B)(1) to discuss the employment of the Administrator of Consumer Credit, Scott Leshner, and review and evaluation of his performance.

Motion to enter into Executive Session (Time: 10:47 a.m.)

Commissioner Stanley made a motion to enter into Executive Session for the purposes listed above in Agenda Item VIII. Commissioner Barnes seconded the motion. The motion was unanimously approved.

Motion to return to Open Meeting (Time: 12:06 p.m.)

Commissioner Barnes made a motion to return to open meeting. Commissioner Rosell seconded the motion. The motion was unanimously approved.

Motion on items discussed in Executive Session:

Vice-Chairman Wilbanks made a motion as follows:

I make a motion that the Administrator, Mr. Scott Leshner, receive a salary increase of 3% for FY2019.

Commissioner Rosell seconded the motion. The motion was unanimously approved.

IX. New business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

X. Adjournment.

Without objection, Chairman Moses adjourned the meeting at 12:10 p.m.





Bob Moses
Chairman



Roberta Hale
Commission Secretary

**MINUTES OF REGULAR MEETING
COMMISSION ON CONSUMER CREDIT
November 14, 2018**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. on November 14, 2018, at the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The agenda was posted at the office of the Department of Consumer Credit, outside the main public entrance of the 3 Corporate Plaza office building and on the Department of Consumer Credit Internet website at www.ok.gov/okdocc, on November 9, 2018.

I. Call to order.

Chairman Bob Moses called the meeting to order at 10:00 a.m.

II. Roll call.

PRESENT: Chairman Bob Moses, Vice-Chairman Joe Wilbanks, Craig Stanley, Shawn Karnes, Rick Harper, Jerry Douglas, Kent Carter, and Suzy Barnes.

ABSENT: Mick Thompson, Armando Rosell

Chairman Moses announced that a quorum was present.

STAFF: Scott Leshner, Ruben Tornini, Steven Coates, John Coyne and Roberta Hale.

GUESTS: Greg Piatt, Daniel Cox and Sydney Hill of GAP Consulting and Steve Funck, OMES.

III. A. Discussion and possible action regarding the minutes of the regular meeting held September 12, 2018.

Commissioner Karnes made a motion to approve the minutes of the regular meeting held September 12, 2018. Commissioner Douglas seconded the motion. The motion was approved by the majority.

B. Discussion and possible action regarding the minutes of the Executive Session held September 12, 2018.

Vice-Chairman Wilbanks made a motion to approve the minutes of the executive session held September 12, 2018. Commissioner Stanley seconded the motion. The motion was approved by the majority.

IV. Presentation of monthly budget and financial reports by OMES personnel.

Steve Funck, Office of Management and Enterprise Services, presented the monthly and budget financial reports. October 2018 monthly budget and financial reports.

V. Administrator's Monthly Reports

- A. Licensing Report
- B. Enforcement Report
- C. Legal Report
- D. Other Administrator Reports:

VI. Discussion and possible action regarding the 2019 meeting schedule of the Commission on Consumer Credit.

Chairman Moses presented the proposed 2019 meeting schedule of the Commission on Consumer Credit as follows:

All meetings to be held at 10:00 a.m. at the Department of Consumer Credit, 3613 N.W. 56TH Street, Ste. 240, Oklahoma City, OK 73112, on the following dates:

January 9, February 13, March 13, April 10, May 8, June 12, July 10, August 14, September 11, October 9, November 13 and December 11.

Commissioner Stanley made a motion to approve the proposed 2019 meeting schedule as presented. Vice-Chair Wilbanks seconded the motion. The motion was approved by the majority.

VII. Discussion and possible action regarding the 2018 Annual Report to the Governor and Legislature.

Vice-Chair Wilbanks made a motion to approve the 2018 Annual Report as presented. Commissioner Stanley seconded the motion. The motion was approved by the majority.

VIII. Legislative Report by Greg Piatt

Mr. Daniel Cox of GAP Consulting presented the Legislative Report to the Commission.

IX. Discussion and possible action regarding Department sponsored Legislation for the 2019 Oklahoma legislative session.

Commissioner Douglas presented the Legislative Report to the Commission. The Commission discussed pursuing a fee clean-up bill, as well as a bill to increase confidentiality and ownership of examinations and DOCC generated material to substantially mirror provisions of the Banking Code.

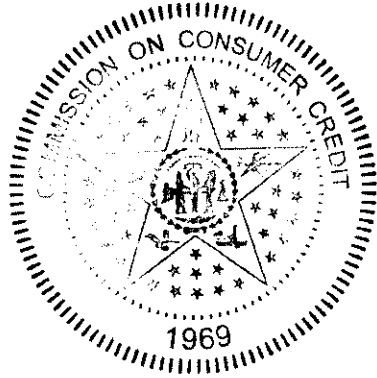
Commissioner Carter made a motion to pursue the items listed above. Commissioner Barnes seconded the motion. The motion was approved by the majority.


X. New business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

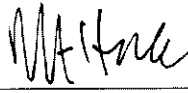
XI. Adjournment.

Without objection, Chairman Moses adjourned the meeting at 10:26 a.m.





Bob Moses
Chairman



Roberta Hale
Commission Secretary