

On June 12, 2018, the City of Stephenville passed Ordinance No. 2018-O-18 that provides for regulation of credit access businesses within the corporate limits of the City of Stephenville, TX.

This guide is intended to highlight some of the common regulations within the ordinance and highlight the permitting process for a credit access business.

Definitions

Credit access business has the meaning given that term in V.T.C.A., Finance Code § 393.601

Sec. 393.001. DEFINITIONS.

- (1) "Consumer" means an individual who is solicited to purchase or who purchases the services of a credit services organization.*
- (2) "Consumer reporting agency" has the meaning assigned by Section 603(f), Fair Credit Reporting Act (15 U.S.C. Section 1681a(f)).*
- (3) "Credit services organization" means a person who provides, or represents that the person can or will provide, for the payment of valuable consideration any of the following services with respect to the extension of consumer credit by others:*
 - (A) improving a consumer's credit history or rating;*
 - (B) obtaining an extension of consumer credit for a consumer; or*
 - (C) providing advice or assistance to a consumer with regard to Paragraph (A) or (B).*

Permitting

- An annual registration fee of \$250.00 will be due upon registration renewal. There is also a \$50.00 nonrefundable application fee due at the time of application. This fee is subject to changes at the discretion of the City Council.

Restrictions, regulations, controls, and limitations

- Any lot containing a credit access business establishment shall be located at least 1,000 feet from any lot containing another credit access business establishment, as measured in a straight line between the nearest points of one lot to the other lot.
- A person commits an offense if the person acts, operates, or conducts business as a credit access business without a valid certificate of registration. A certificate of registration is required for each physically separate credit access business.
- A certificate of registration issued under this section must be conspicuously displayed to the public in the credit access business. The certificate of registration must be presented upon request to the director or any peace officer for examination.

- A credit access business shall maintain a complete set of records of all extensions of consumer credit arranged or obtained by the credit access business, which must include the following information:
 - The name and address of the consumer;
 - The principal amount of cash actually advanced;
 - The length of the extension of consumer credit, including the number of installments and renewals;
 - The fees charged by the credit access business to arrange or obtain an extension of consumer credit; and
 - The documentation used to establish a consumer's income under section 20-31 of this article.
- A credit access business shall maintain a copy of each written agreement between the credit access business and a consumer evidencing an extension of a consumer credit (including, but not limited to, any refinancing or renewal granted to the consumer).
- A credit access business shall maintain copies of all quarterly reports filed with the Texas Consumer Credit Commissioner under V.T.C.A., Finance Code § 393.627.
- The records required to be maintained by a credit access business under this section must be retained for at least three years and made available for inspection by the city upon request during the usual and customary business hours of the credit access business.
- The cash advanced under an extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining in the form of a deferred presentment transaction may not exceed 20 percent of the consumer's gross monthly income.
- The cash advanced under an extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining in the form of a motor vehicle title loan may not exceed the lesser of:
 - Three percent of the consumer's gross annual income; or
 - Seventy percent of the retail value of the motor vehicle.
- A credit access business shall use a paycheck or other documentation establishing income to determine a consumer's income.
- An extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining and that provides for repayment in installments may not be payable in more than four installments. Proceeds from each installment must be used to repay at least 25 percent of the principal amount of the extension of consumer credit. An extension of consumer credit that provides for repayment in installments may not be refinanced or renewed.
- An extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining and that provides for a single lump sum repayment may not be refinanced or renewed more than three times. Proceeds from each refinancing or renewal must be used to repay at least 25 percent of the principal amount of the original extension of consumer credit.
- For purposes of this section, an extension of consumer credit that is made to a consumer within seven days after a previous extension of consumer credit has been paid by the consumer will constitute a refinancing or renewal.
- Every credit access business location must maintain on its premises, to be available for use by consumers, agreements in the English and Spanish languages.
- A credit access business shall provide a form, to be prescribed by the director, to each consumer seeking assistance in obtaining an extension of consumer credit which references non-profit agencies that provide financial education and training programs and agencies with

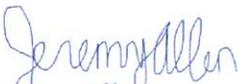
cash assistance programs. The form will also contain information regarding extensions of consumer credit, and must include the information required by Ordinance 2018-0-18.

Inspection by City Officials

- A city official may inspect documents of a credit access business located within the City of Stephenville, Texas' incorporated City limits to determine whether the a business complies with the City of Stephenville Code of Ordinances.

Existing Businesses

- Existing businesses are subject to all other requirements herein including, but not limited to, registration which shall be required within sixty (60) days of passage of this ordinance.


Jeremy Allen
City of Stephenville
Deputy City Administrator/Director of Planning and Building
(254) 918-1294
jallen@stephenvilletx.gov

ORDINANCE NO. 2018-O-18

AN ORDINANCE OF THE CITY OF STEPHENVILLE CREATING CHAPTER 119: CREDIT ACCESS BUSINESSES; SETTING FORTH REGISTRATION REQUIREMENTS AND CREDIT EXTENSION GUIDELINES FOR CREDIT ACCESS BUSINESSES; PROVIDING DEFINITIONS; ESTABLISHING AUTHORITY TO ENFORCE; PROVIDING A PENALTY;

WHEREAS, certain credit access businesses engage in abusive and predatory lending practices, offering easy money to those members of our community who are in a tight spot with onerous terms and fees; and

WHEREAS, the practices of certain access businesses cause members of our community to become trapped in a cycle of short term, high interest loans resulting in large debt and huge payments; and

WHEREAS, the Pew Charitable Trusts, in their publication entitled *Payday Lending in America: Who Borrows, Where they Borrow, and Why*, (July 2012), wrote that "payday loans are sold as two-week credit products that provide fast cash, but borrowers are actually indebted for an average of five months per year." The report further noted that "on average, a borrower takes out eight loans of \$375 each per year and spends \$520 on interest;" and

WHEREAS, the Pew Charitable Trusts, in their publication entitled *Payday Lending in America: Who Borrows, Where they Borrow, and Why*, (July 2012), also noted: "How much borrowers spend on loans depends heavily on the fees permitted by their state. The same \$500 storefront loan would generally cost about \$55 in Florida, \$75 in Nebraska, \$87.50 in Alabama, and \$100 in Texas, even if it were provided by the same national company in all those states. Previous research has found that lenders tend to charge the maximum permitted in a state;" and

WHEREAS, the Pew Charitable Trusts, in their publication entitled *Payday Lending in America: Who Borrows, Where they Borrow, and Why*, (July 2012), also stated that "the vast majority of borrowers use the loans on a long-term basis, not a temporary one. Thus it seems that the payday loan industry is selling a product few people use as designed and that imposes debt that is consistently more costly and longer lasting than advertised;" and

WHEREAS, the Community Financial Services Association of America (CFSA), the national trade association for companies that offer small dollar, short-term loans or payday advances includes the following in the "Member Best Practices" as listed on its internet site (<http://cfsaa.com/cfsa-member-best-practices.aspx>): "Members shall not allow customers to rollover a payday advance (the extension of an outstanding advance by payment of only a fee) unless expressly authorized by state law, but in such cases where authorized will limit rollovers to four or the state limit, whichever is less." The need for consumer understanding was also outlined on this website: "A contract between a member and the customer must fully outline the terms of the payday advance transaction. Members agree to disclose the cost of the service fee both as a dollar amount and as an annual percentage rate ("APR");" and

WHEREAS, the Center for Responsible Lending, a non-profit, non-partisan organization, states on its internet site (http://www.responsiblelending.org/other-consumer-loans_tools-resources/fast-facts.html) that: "car title loans are based on the value of a borrower's car - the ability to repay the loans is not factor in the lending decision..."; "loan rates for a car title are typically 20-30 times that of rates charged by credit card issuers..."; "the average car title customer renews their loan 8 times..."; and, "on a \$500 title loan, this average customer will pay back \$650 in interest over eight months; the principal borrowed will be in addition;" and

WHEREAS, lenders hold onto the motor vehicle title and when borrowers cannot continue to pay the fees, they can lose their vehicles, which can drastically affect the borrower's means of transportation for work and other essential household functions.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF STEPHENVILLE:

That the Code of Ordinances of the City of Stephenville is hereby amended to include the following:

CHAPTER 119: CREDIT ACCESS BUSINESSES

119.01. Short title and purpose.

- A. This article may be known and cited as "Credit Access Businesses Regulation."
- B. The purpose of this article is to protect the welfare of the citizens of the City of Stephenville by monitoring credit access businesses in an effort to reduce abusive and predatory lending practices. To this end, this chapter establishes a registration program for credit access businesses, imposes restrictions on extensions of consumer credit made by credit access businesses, and imposes recordkeeping requirements on credit access businesses.

119.02. Definitions.

The following words, terms and phrases, when used in this article, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

Certificate of registration means a certificate of registration issued by the director under this article to the owner or operator of a credit access business.

Consumer means an individual who is solicited to purchase or who purchases the services of a credit access business.

Consumer's language of preference is the language the consumer understands best.

Credit access business has the meaning given that term in V.T.C.A., Finance Code § 393.601.

Deferred presentment transaction has the meaning given that term in V.T.C.A., Finance Code § 393.601.

Director means the director of the department designated by the city council, city manager, or city council or city manager's designee, to enforce and administer this chapter.

Extension of consumer credit has the meaning given that term in V.T.C.A., Finance Code § 393.001.

Motor vehicle title loan has the meaning given that term in V.T.C.A., Finance Code § 393.601.

Registrant means a person issued a certificate of registration for a credit access business under this chapter and includes all owners and operators of the credit access business identified in the registration application filed under this article.

State license means a license to operate a credit access business issued by the Texas Consumer Credit Commissioner under V.T.C.A., Finance Code ch. 393, subch. G.

119.03. Violations; penalty.

- A. A person who violates a provision of this article, or who fails to perform an act required of the person by this article, commits an offense. A person commits a separate offense for each and every violation relating to an extension of consumer credit, and for each day during which a violation is committed, permitted, or continued.
- B. An offense under this article is punishable by a fine of not more than \$500.00 per day in accordance with Chapter 10, section 10.99 of the Stephenville, Texas Code of Ordinances.
- C. A culpable mental state is not required for the commission of an offense under this article and need not be proved.
- D. The penalties provided for in subsection B. are in addition to any other remedies that the city may have under city ordinances and state law.

119.04. Defenses.

It is a defense to prosecution under this article that at the time of the alleged offense, the person was not required to be licensed by the state as a credit access business under V.T.C.A., Finance Code ch. 393, subch. G.

119.05. Registration required.

A person commits an offense if the person acts, operates, or conducts business as a credit access business without a valid certificate of registration. A certificate of registration is required for each physically separate credit access business.

119.06. Registration application.

- A. To obtain a certificate of registration for a credit access business, a person must submit an application on a form provided for that purpose to the director. The application must contain the following:
 - 1. The name, street address, mailing address, facsimile number, and telephone number of the applicant.
 - 2. The business or trade name, street address, mailing address, facsimile number, and telephone number of the credit access business.
 - 3. The names, street addresses, mailing addresses, and telephone numbers of all owners of the credit access business and other persons with a financial interest in the credit access business, and the nature and extent of each person's interest in the credit access business.
 - 4. A copy of a current, valid state license held by the credit access business pursuant to V.T.C.A., Finance Code ch. 393, subch. G.

5. A copy of a current, valid certificate of occupancy showing that the credit access business is in compliance with the code.
6. A non-refundable application fee in the amount of \$50.00. This fee is subject to changes at the discretion of the City Council.

- B. An applicant or registrant shall notify the director within 45 days after any material change in the information contained in the application for a certificate of registration, including, but not limited to, any change of address and any change in the status of the state license held by the applicant or registrant.

119.07. Issuance and display of certificate of registration; presentment upon request.

- A. The director shall issue to the applicant a certificate of registration upon receiving a completed application under section 119.06.
- B. A certificate of registration issued under this section must be conspicuously displayed to the public in the credit access business. The certificate of registration must be presented upon request to the director or any peace officer for examination.

119.08. Expiration and renewal of certificate of registration.

- A. A certificate of registration expires on the earlier of:
 1. One year after the date of issuance; or
 2. The date of revocation, suspension, surrender, expiration without renewal, or other termination of the registrant's state license.
- B. A certificate of registration may be renewed by making application in accordance with section 119.06. A registrant shall apply for renewal at least 30 days before the expiration of the registration.
- C. An annual registration fee of \$250.00 will be due upon registration renewal. This fee is subject to changes at the discretion of the City Council.

119.09. Non-transferability.

A certificate of registration for a credit access business is not transferable.

119.10. Location of credit access businesses.

Any lot containing a credit access business establishment shall be located at least 1,000 feet from any lot containing another credit access business establishment, as measured in a straight line between the nearest points of one lot to the other lot.

119.11. Maintenance of records.

- A. A credit access business shall maintain a complete set of records of all extensions of consumer credit arranged or obtained by the credit access business, which must include the following information:
 1. The name and address of the consumer;

2. The principal amount of cash actually advanced;
 3. The length of the extension of consumer credit, including the number of installments and renewals;
 4. The fees charged by the credit access business to arrange or obtain an extension of consumer credit; and
 5. The documentation used to establish a consumer's income under section 20-31 of this article.
- B. A credit access business shall maintain a copy of each written agreement between the credit access business and a consumer evidencing an extension of a consumer credit (including, but not limited to, any refinancing or renewal granted to the consumer).
 - C. A credit access business shall maintain copies of all quarterly reports filed with the Texas Consumer Credit Commissioner under V.T.C.A., Finance Code § 393.627.
 - D. The records required to be maintained by a credit access business under this section must be retained for at least three years and made available for inspection by the city upon request during the usual and customary business hours of the credit access business.

119.12. Restriction on extension of consumer credit.

- A. The cash advanced under an extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining in the form of a deferred presentment transaction may not exceed 20 percent of the consumer's gross monthly income.
- B. The cash advanced under an extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining in the form of a motor vehicle title loan may not exceed the lesser of:
 1. Three percent of the consumer's gross annual income; or
 2. Seventy percent of the retail value of the motor vehicle.
- C. A credit access business shall use a paycheck or other documentation establishing income to determine a consumer's income.
- D. An extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining and that provides for repayment in installments may not be payable in more than four installments. Proceeds from each installment must be used to repay at least 25 percent of the principal amount of the extension of consumer credit. An extension of consumer credit that provides for repayment in installments may not be refinanced or renewed.
- E. An extension of consumer credit that a credit access business obtains for a consumer or assists a consumer in obtaining and that provides for a single lump sum repayment may not be refinanced or renewed more than three times. Proceeds from each refinancing or renewal must be used to repay at least 25 percent of the principal amount of the original extension of consumer credit.
- F. For purposes of this section, an extension of consumer credit that is made to a consumer within seven days after a previous extension of consumer credit has been paid by the consumer will constitute a refinancing or renewal.

119.13. Requirement of consumer understanding of agreement.

- A. Every credit access business location must maintain on its premises, to be available for use by consumers, agreements in the English and Spanish languages.
- B. For every consumer who cannot read, every agreement between the credit access business and a consumer evidencing an extension of consumer credit (including, but not limited to, any refinancing or renewal granted to the consumer) must be read to the consumer in its entirety, prior to the consumer's signature.
- C. For every consumer who cannot read, every disclosure and notice required by law must be read to the consumer in its entirety, prior to the consumer's signature.

119.14. Referral to consumer credit counseling.

A credit access business shall provide a form, to be prescribed by the director, to each consumer seeking assistance in obtaining an extension of consumer credit which references non-profit agencies that provide financial education and training programs and agencies with cash assistance programs. The form will also contain information regarding extensions of consumer credit, and must include the information required by subsections 119.11 A 1—5 of this article specific to the loan agreement with the consumer. If the director has prescribed a form in the consumer's language of preference, the form must be provided in the consumer's language of preference.

PASSED and APPROVED this 12th day of June, 2018.

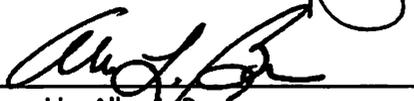


Doug Svien, Mayor

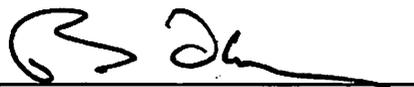
ATTEST:



Staci L. King, City Secretary



Reviewed by Allery L. Barnes,
City Administrator



Approved as to form and legality by
Randy Thomas, City Attorney



CHECKLIST AND INSTRUCTIONS FOR CREDIT ACCESS BUSINESS REGISTRATION

Please be sure to completely read all instructions before preparing your registration application. If there are any questions, please contact the City of Stephenville/Codes Department staff at 254-918-1213 prior to submitting your application.

Texas State Statute Chapter 393 requires credit access businesses, payday lenders and auto title lenders, to obtain a state issued license before conducting business in the state. The City of Stephenville Code of Ordinance 2018-0-18, provides for the oversight of payday and auto title lending transactions in the City of Stephenville. The ordinance requires that each lender location licensed under Chapter 393, register as well with the City of Stephenville. The annual registration fee for each credit access business location is \$250 and is nonrefundable. The registration fee must be submitted at the time of application. Any credit access business not in compliance with The City of Stephenville, Municipal Code Credit Access Businesses may be subject to criminal penalties up to \$500 per occurrence. A certificate of registration for a credit access business is not transferable. Please allow 30 days for processing once a complete application is received.

To apply for an initial permit:

- All registration applications, renewals and payments are to be mailed to the City of Stephenville at the address listed below.
- Complete a Credit Access Business Registration application form for each credit access business location that is operating within the City of Stephenville. The \$250 registration must be submitted with the application.
- All information in the application form is required. Incomplete applications cannot be processed.
- Payments may be made by check (i.e. certified check, money order), credit card, or cash. Cash payments must be made in person at 2298 W. Washington, Stephenville, TX 76401. Checks must be made payable to the CITY OF STEPHENVILLE.

To submit a complete credit access business registration application, the information listed below must be enclosed with the application:

- Copy of Texas state license issued under Chapter 393 of Texas Finance Code
- Copy of Certificate of Occupancy.
- Submit completed registration application and registration fee to:

City of Stephenville
Planning/Codes Department
298 W. Washington
Stephenville TX, 76401

To renew (annually) an existing permit:

Complete a Credit Access Registration Form. As per City ordinance 2018-0-18 a credit access business cannot operate or conduct business without a certificate of registration issued by the City of Stephenville. Registration is required for each location operating or conducting business. The credit access business must submit an annual application to renew the registration and pay a nonrefundable \$250 fee. All registration renewals and payments are to be mailed to the City of Stephenville at the address provided above.

All information in the application form is required. Incomplete applications cannot be processed.

Submit completed registration renewal application and documents, as specified, no less than 30 calendar days before one year after the date of issuance.

Forms required for annual registration renewal:

A complete Credit Access Registration Form for each renewal application.

A copy of the license issued by the State of Texas, under Chapter 393 of Texas Finance Code

Additional information related to City of Stephenville registration application: Filing

Date is the date that applicant/registrant submits application for CAB registration.

State CAB license number is the location specific license number, provided by the Texas Office of Consumer Credit Commissioner.

CAB Registration number will be assigned by the City of Stephenville with the initial registration and should be entered by the CAB applicant/registrant during the application renewal process.

Contact Person is the designee as indicated in the registration application, and is the person who will be contacted by phone or email, if there are questions related to the CAB registration process/application.

Owners and Principle Parties include all persons with a financial interest in the credit access business: complete contact information regarding owners and principle parties.

Registered agent of service of process in Texas for any/all publicly traded companies that are operating and/or conducting business in the City of Stephenville.

CITY OF STEPHENVILLE
APPLICATION FOR
CREDIT ACCESS BUSINESS REGISTRATION

Planning/Codes Department, Credit Access Business Registration, 298 W. Washington; STEPHENVILLE,
TEXAS 76401

Date of Filing: _____

COSA Registration Number: _____
(If Renewing)

State CAB License Number: _____

SECTION 1: Exact name, main office address, mailing address, and telephone number of applicant

Business Entity Name

Federal Employment Identification Number (FEIN)

Operating Name of Business (d/b/a)

Location Address: _____
Number & Street Name City State Zip

Mailing Address: _____
Number & Street Name City State Zip

Location Phone Number: _____ Location FAX Number: _____

Website: _____

SECTION 2: Contact information for main office

Contact person for this application:

Name & Title Business Phone FAX Number

Email Address

Person Responsible for day-to-day operations:

Name & Title Business Phone FAX Number

Email Address

CITY OF STEPHENVILLE

APPLICATION FOR

CREDIT ACCESS BUSINESS REGISTRATION

SECTION 3: Owner contact information

Owners: Proprietors, Partners, Members or Stockholders having any financial interest. Information from each owner is required. Please attach pages if additional space is required.

1. Name: _____ Financial Interest: _____

Street Address: _____
Number & Street Name City State Zip

Mailing Address: _____
Number & Street Name City State Zip

Telephone: _____ Email: _____ Financial Interest: _____

2. Name: _____

Street Address: _____
Number & Street Name City State Zip

Mailing Address: _____
Number & Street Name City State Zip

Telephone: _____ Email: _____

Publicly Traded Company - Registered Agent (Individual to whom any legal notice may be delivered):

Agent Name: _____

Agent Address: _____
Number & Street Name City State Zip

Agent Phone Number: _____ Agent Fax Number: _____

SECTION 4: Additional documents required

Attachments Required

- Copy of Texas state license issued under Chapter 393 of Texas Finance Code
- Copy of Certificate of Occupancy

This is an application to secure a Certificate of Registration to operate a credit access ("payday lending") business, per City of Stephenville Local Government Code. Registration with the City of Stephenville is a requirement of credit access business and each location operated as a credit access business must be registered. The undersigned affirms that all information provided in this application for registration, including but not limited to, disclosure of owners, principal parties, and all other supporting documents, schedules and exhibits are true, complete and free from any material omissions. The undersigned understands that the information provided may be further verified. The undersigned further understands that FALSE OR MATERIALLY INCOMPLETE RESPONSES ARE GROUNDS FOR DENIAL OF THE APPLICATION TO REGISTER AS A CREDIT ACCESS BUSINESS WITH THE CITY OF Stephenville.

Signature _____ Title _____ Date _____

CONSUMER CREDIT INFORMATION

THIS FORM IS FOR INFORMATION PURPOSES ONLY AND IS NOT INTENDED TO BE AN ENDORSEMENT OF ANY PROGRAM OR ENTITY.

Education and Training

OFFICE OF THE CONSUMER CREDIT COMMISSIONER / CONSUMER HELPLINE

Phone: (800) 538-1579

<http://www.occc.state.tx.us/pages/consumer/Index.html>

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)

www.nefe.org

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing

ARMY COMMUNITY SERVICE - CONSUMER AFFAIRS & FINANCIAL ASSISTANCE

Phone: (210) 221-9171

Address: 201 0 Stanley Rd., Suite 95, Fort Sam Houston, TX 78234

CONSUMER CREDIT COUNSELING SERVICE OF GREATER S.A. / COUNSELING

Phone: (210) 979-4300

Address: 6851 Citizens Parkway, Suite 100, San Antonio, TX 78229

<http://bexar.tx.networkofcare.org/aging/services/category.aspx?cid=19502&targetgrp=&z=>

TEXAS ATTORNEY GENERAL / CONSUMER PROTECTION DIVISION

Phone: (800) 621-0508

Address: 115 E. Travis St., Suite 925, San Antonio, TX 78205

ALAMO AREA RESOURCE CENTER

Phone: (210) 358-9995

Address: 527 N. Leona, 3rd Floor, Bldg. A, San Antonio, TX 78207

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS (AICPA)

www.feedthepig.org

MY MONEY

www.mymoney.gov

CASH ASSISTANCE RESOURCES

BEXAR COUNTY DEPARTMENT OF COMMUNITY INVESTMENT

Phone: (210) 335-3666

Address: 233 N. Pecos, Suite 590, San Antonio, TX 78207

SAN ANTONIO CATHOLIC CHARITIES

Phone: (210) 222-1294

Address: 202 West French Place, San Antonio, TX 78212

CHRISTIAN ASSISTANCE MINISTRY SOCIAL SERVICES (CAM)

Phone: (210) 223-6648

Address: 110 McCullough, San Antonio, TX 78215

CITY OF SAN ANTONIO – DEPARTMENT OF HUMAN SERVICES

Phone: (210) 207-7830

Address: 106 S St. Mary's St, San Antonio, TX 78205

ELLA AUSTIN COMMUNITY CENTER

Phone: (210) 224-2351

Address: 1023 N. Pine St., San Antonio, TX 78202

JEWISH FAMILY AND CHILDREN'S SERVICE OF SAN ANTONIO/FINANCIAL AID - JFCS

Phone: (210) 302-6924

Address: 12500 N.W. Military Hwy., Suite 250, San Antonio, TX 78231

PROJECT AYUDA - ST. PETER - ST. JOSEPH CHILDREN'S HOME

Phone: (210) 531-8555

Address: 919 Mission Rd., San Antonio, TX 78210

SALVATION ARMY GOSLINOWSKI SOCIAL SERVICES CENTER

Phone: (210) 352-2020

Address: 910 N. FLORES, San Antonio, TX 78212

ST. VINCENT DE PAUL SOCIETY - CENTRAL COUNCIL - EMERGENCY SERVICES

Phone: (210) 225-7837

Address: 1103 S. FRIO, San Antonio, TX 78207

Información al Consumidor Tocante Asuntos de Crédito

El propósito de este formulario es informativo y no es su intento recomendar ningún programa ni entidad en particular.

Educación y Capacitación

OFFICE OF THE CONSUMER CREDIT COMMISSIONER / CONSUMER HELPLINE

Phone: (800) 538-1579

<http://www.occc.state.tx.us/pages/consumer/Index.html>

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)

www.nefe.org

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing

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MY MONEY

www.mymoney.gov

Recursos de Ayuda en Efectivo

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Phone: (210) 223-6648

Address: 110 McCullough, San Antonio, TX 78215

CITY OF SAN ANTONIO – DEPARTMENT OF HUMAN SERVICES

Phone: (210) 207-7830

Address: 106 S St. Mary's St, San Antonio, TX 78205

ELLA AUSTIN COMMUNITY CENTER

Phone: (210) 224-2351

Address: 1023 N. Pine St., San Antonio, TX 78202

JEWISH FAMILY AND CHILDREN'S SERVICE OF SAN ANTONIO/FINANCIAL AID - JFCS

Phone: (210) 302-6924

Address: 12500 N.W. Military Hwy., Suite 250, San Antonio, TX 78231

PROJECT AYUDA - ST. PETER - ST. JOSEPH CHILDREN'S HOME

Phone: (210) 531-8555

Address: 919 Mission Rd., San Antonio, TX 78210

SALVATION ARMY GOSLINOWSKI SOCIAL SERVICES CENTER

Phone: (210) 352-2020

Address: 910 N. FLORES, San Antonio, TX 78212

ST. VINCENT DE PAUL SOCIETY - CENTRAL COUNCIL - EMERGENCY SERVICES

Phone: (210) 225-7837

Address: 1103 S. FRIO, San Antonio, TX 78207