

STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS



Type:
Index No:

First-Time Filers Only

WISCONSIN CONSUMER ACT REGISTRATION - INITIAL

You must file this registration and submit a \$25 fee within 30 days of commencing business in Wisconsin. Make check payable to DFI-BCA.

Note: Failure to comply with the registration requirements under Wis. Stat. § 426.201 or failure to pay a fee required under Wis. Stat. § 426.202, may result in a forfeiture of not more than \$50 for each day of noncompliance.

Name of Business:

Street Address of Principal Office:

City:

State:

Zip Code:

Phone Number:

Website:

Name of Business if operating with a name different from above:

Name of contact person:

Title of Contact Person:

Street address:

City:

State:

Zip Code:

Phone Number:

Email Address:

If you have offices or retail stores in Wisconsin, list the name and address of each location on a separate sheet of paper and attach it to this form.

If credit sales, leases, or loans are entered into with Wisconsin residents, other than at physical locations in Wisconsin, indicate the manner they are made.

Phone Internet Postal mailing In another State Other _____

The outstanding balance of all Wisconsin consumer credit transactions as of last December 31. \$ _____
(If none, state "none.")

Name of Designated Agent, if any:

Street Address:

City:

State:

Zip Code:

Phone Number:

Fax Number:

**Please sign Your
Registration**

I hereby certify under penalty of Wis. Stat. § 946.32, that the statements in this registration are true and correct to the best of my knowledge and belief. If the information in this Registration becomes inaccurate after filing, such change shall be promptly forwarded to the Wisconsin Department of Financial Institutions.

Printed Name:

Title:

Authorized Signature:

Date:

WISCONSIN CONSUMER ACT REGISTRATION INSTRUCTIONS

**Who Must
File This Form**

Any business that makes or solicits consumer credit transactions or directly collects payments from, or enforces rights against, customers arising from such transactions, wherever made, is subject to the registration filing statutes. You must file a registration and submit a \$25 fee within 30 days of commencing business in Wisconsin.

Thereafter you are required to submit a registration annually for each calendar year. We will mail you a registration form each January to be used in registering for the previous calendar year. (Exception: Future filing is required annually only if your year-end balance of consumer credit transactions for a calendar year is over \$250,000.)

Form 400A

This form is to be used by first-time filers only. This form is also available at: <https://dfi.wi.gov/Documents/ConsumerServices/WisconsinConsumerAct/Forms/WCAInitialRegistrationBCA400A.pdf> and can be made available in alternate formats upon request to qualifying individuals with disabilities. Information requested may be used for secondary purposes.

**What is Considered a
Consumer Credit
Transaction**

A consumer credit transaction is any loan, lease, or sale with a Wisconsin resident primarily made for a personal, family, or household purpose on which a finance charge is or may be assessed or is payable in more than four installments. The original transaction must be \$25,000 or less. This includes, but is not limited to:

- Student loans;
- Single-pay notes where interest is assessed;
- Account receivables that are payable in more than four installments or on which a finance charge is assessed;
- Second mortgages if the institution holding the second mortgage does not hold the first mortgage;
- Checking account overdraft protection programs, if the money placed in the consumer's account must be repaid with interest.
- This does not include first mortgages.

Acknowledgment

We will not provide an acknowledgment of your registration.
Your canceled check will serve as your acknowledgment.

Mail registration form and payment to:

Department of Financial Institutions
PO Box 8041
Madison, WI 53708-8041

Telephone: (608) 264-7969
Fax: (608) 264-7968
dfi.wi.gov