

ELECTRONIC MEDIA REQUIREMENTS:

Guidelines for all websites, social media pages, and mobile apps maintained by small loan companies:

MARKETING SITES

Defined by §12.18.10.6 (B) N.M.A.C.

Any website, social media page, or mobile application utilized only for marketing, advertising or referring a consumer to complete a credit application and which is not utilized by a small loan business for the business of lending¹.

All marketing sites must make the following items easily accessible on such site or provide an easily accessible link to a New Mexico specific website containing the following items.

- Mandatory Consumer Information Brochure as required by §12.18.3.8 N.M.A.C.
- Mandatory Loan Rate and Fees Disclosure as required by §12.18.4.8 N.M.A.C.

All marketing sites must include the following disclosure on the main or front page of such site as required by §12.18.10.8 (B) (C) N.M.A.C.

TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL _____.”

“New Mexico Only: This lender is licensed and regulated by the New Mexico Regulation and Licensing Department, Financial Institutions Division, P.O. Box 25101, 2550 Cerrillos Road, Santa Fe, New Mexico 87504.

To report any unresolved problems or complaints, contact the division by telephone at (505) 476-4885 or visit the website: <https://www.rld.nm.gov/financial-institutions/>.

Note: The blank shall be filled in with a position title, address, phone number, and email address of the company’s problem resolution person.

All marketing sites shall not contain any misleading, false, or deceptive statements pursuant to §58-15-6 NMSA 1978.

¹ **“Business of Lending”** means any person or business entity engaged in the origination of any extension of credit in the amount of \$10,000.00 or less, or the acceptance of a credit application containing a consumer’s personal information beyond the consumer’s name, home address, phone number, email address, purpose of the potential loan, and loan amount requested.

BUSINESS SITES

Defined by §12.18.10.6 (C) N.M.A.C.

Any website, social media page, or mobile application which a small loan business utilizes to engage in the business of lending² through such site.

All business sites must make the following items easily accessible on such site or provide an easily accessible link to a New Mexico specific website containing the following items.

- A copy of the current Small Loan License obtained specifically for the purpose of operating the business site as required by §58-15-3 NMSA 1978 and §12.18.10.9 (B) N.M.A.C.
- Mandatory Consumer Information Brochure as required by §12.18.3.8 N.M.A.C.
- Mandatory Loan Rate and Fees Disclosure as required by §12.18.4.8 N.M.A.C.

All business sites must include the following disclosure on the main or front page of such site as required by §12.18.10.9 (D) (E) N.M.A.C.

TO REPORT A PROBLEM OR COMPLAINT WITH THIS LENDER, YOU MAY WRITE OR CALL _____.”

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Note: The blank shall be filled in with a position title, address, phone number, and email address of the company’s problem resolution person.

All business sites shall not contain any misleading, false, or deceptive statements pursuant to §58-15-6 NMSA 1978.

² “**Business of Lending**” means any person or business entity engaged in the origination of any extension of credit in the amount of \$10,000.00 or less, or the acceptance of a credit application containing a consumer’s personal information beyond the consumer’s name, home address, phone number, email address, purpose of the potential loan, and loan amount requested.