



Consumer Goods Indirect Financing

CompliSource is an Internet-based, unlimited-user, subscription-based tool that offers you an efficient and cost-effective method for managing state law compliance across your organization.

Continuously updated by a dedicated staff of attorneys and paralegals since 1995, it assists you in reducing your risk of litigation by helping you proactively address ever-changing laws and regulations. In addition, CompliSource can help reduce the amount of time and money you spend preparing multistate summaries and tracking and responding to legislative changes.

CompliSource for Consumer Goods Indirect Financing is one of the most comprehensive compilations of information available. It covers state laws and regulations governing the indirect (retail installment) financing of consumer goods. In addition, it provides interpretive summaries for key substantive areas that analyze state laws with links to the complete statutory text.

Features and Benefits

- On-line, subscription-based compliance tool
- Continuously updated by a staff of attorneys and paralegals
- Unlimited content and technical support—at no extra charge
- Monthly e-mail alerts (and interim alerts as needed)
- Entity-wide license with an unlimited number of users
- The ability to search all 50 states in seconds—on any topic
- Custom searches of multiple topics
- The ability to annotate contents for others to see

Retail Installment Sales Summary

Explains the scope and content of state laws and regulations governing the substantive requirements for retail installment contracts, including the form of the contract required, required provisions, prohibited provisions, insurance, and GAP.

Fees and Charges Summary

Covers fees commonly charged by goods dealers and their assignees. Includes discussions of maximum finance charges, debt collection fees, attorneys' fees, and dishonored check charges.

Licensing Summary

Covers all licensing matters for finance companies, including application requirements, branch offices, fees, advertising, and recordkeeping requirements.

Repossession Summary

Covers the state requirements with respect to pre- and post-repossession notices, rights to cure, and the requirements of public and private sales after repossession of the goods. Also includes discussion of deficiency/surplus accounting, attorneys' fees, and insurance rebate provisions.

Debt Collection Summary

Sets forth prohibited collection methods. Also describes debt collection disclosure requirements and state soldiers' and sailors' relief laws.

Privacy Summary

Details state law regarding consumer protection of personal information and privacy rights, including restrictions on telemarketing and financial disclosures, as well as data breach disclosure requirements.

About Wolters Kluwer Financial Services

Wolters Kluwer Financial Services is a leading provider of compliance, content, technology, and services for banking, securities, and insurance. We bring together some of the industry's most trusted and reliable solutions to help financial organizations address compliance requirements, reduce risk, and operate more efficiently. To learn more, please visit www.WoltersKluwerFS.com.

For more information about the benefits of CompliSource, please visit www.complisource.com or call 877-266-7544.

