

NOTICE OF PRECOMMENT DRAFT
Credit Access Business License Fee Rule Amendments
July 11, 2025

The Office of Consumer Credit Commissioner (OCCC) has prepared a precomment draft of rule amendments to Title 7, Section 83.3010 of the Texas Administrative Code, relating to license fees for credit access businesses. The OCCC intends to present the amendments for proposal at the Texas Finance Commission's August 15 meeting.

Summary of Rule Amendments

The proposed rule amendments include the following:

- **Adjustment to TFEE amount:** In Section 83.3010(a) and (g), amendments would decrease the portion of the annual license fee that credit access businesses pay toward the Texas Financial Education Endowment (TFEE), from \$200 to \$75. The OCCC believes that TFEE is at a level where it can sustain itself while remaining a substantial source for grants to support financial education in Texas.
- **Adjustment to license assessment:** In Section 83.3010(a) and (g), amendments would increase the new license assessment and annual assessment paid by credit access businesses by \$125 per license. The OCCC believes that this adjustment is necessary in order to ensure that the license assessments fund the ongoing costs of credit access business regulation.
- **No change to overall dollar amount:** The amendments would not change the total dollar amount of fees paid by credit access businesses to maintain their licenses, because the \$125 decrease to the TFEE amount would exactly offset the \$125 increase to the license assessments.

Submission of Informal Precomments

Informal precomments on the draft rules may be submitted by email to rule.comments@occc.texas.gov, or by mail to Matthew Nance, General Counsel, Office of Consumer Credit Commissioner, 2601 North Lamar Blvd., Austin, Texas 78705.

Precomments submitted to the OCCC are generally public. Please redact all confidential information before submitting precomments to the OCCC.

Informal precomments on the OCCC's July 11 precomment draft must be received by 5:00 p.m. on July 28, 2025.

OCCC Credit Access Business License Fee Rule Amendments

7/11/2025 Precomment Draft

Title 7, Texas Administrative Code

Part 5. Office of Consumer Credit Commissioner

Chapter 83. Regulated Lenders and Credit Access Businesses

Subchapter B. Rules for Credit Access Businesses

§83.3010. Fees

(a) New licenses.

(1) Investigation fees. A \$200 non-refundable investigation fee is assessed on the filing of one or more license applications owned or controlled by the same person. A separate investigation fee may be imposed for multiple license applications for good cause in accordance with Texas Finance Code, §393.604(b).

(2) Assessment fees. An assessment fee of \$725 [~~\$600~~] per active license and \$375 [~~\$250~~] per inactive license is assessed each time an application for a new license is filed. This assessment fee will be refunded if the application is not approved.

(3) Fee for Texas Financial Education Endowment. A fee not to exceed \$75 [~~\$200~~] is assessed each time an application for a new license is filed, in order to contribute to the Texas Financial Education Endowment. The finance commission may reduce the amount of the fee if it determines that the endowment is of a sufficient size to accomplish its purpose. This fee will be refunded if the application is not approved.

(b) - (f) (No change.)

(g) Annual renewal and assessment fees.

(1) An annual assessment fee is required for each license consisting of:

(A) a fixed fee not to exceed \$725 [~~\$600~~]; and

(B) a volume fee based upon the volume of business that consists of an amount not to exceed \$0.03 per each \$1,000 advanced for license holders whose operations occur within Texas Finance Code, Chapter 393 in accordance with the most recent annual report required by §83.5001 of this title (relating to Data Reporting Requirements).

(2) The annual assessment fee for an inactive license is \$375 [~~\$250~~].

(3) The maximum annual assessment fee for each licensed entity will not average more than \$1,325 [~~\$1,200~~] per active licensed location.

(4) In addition to the annual assessment fee, a fee not to exceed \$75 [~~\$200~~] is required for each annual renewal of a licensed entity, in order to contribute to the Texas Financial Education Endowment. The finance commission may reduce the amount of the fee if it determines that the endowment is of a sufficient size to accomplish its purpose.