



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

JANET L. YELLEN
CHAIR

DALE KLUGA
OWNER
COBRA CAPITOL
2831 83RD ST
DARIEN, IL 60561-5612

June 22, 2015

Dear Dale Kluga,

I am writing to ask your company to participate in an important economic census of the finance company industry, which consists of all nonbank companies that supply credit or lease financing to American households and businesses. The Federal Reserve System conducts this census to collect basic information on the types and volume of financing provided by nonbank financial institutions to the U.S. economy. The results help the Federal Reserve make better-informed policy decisions affecting credit markets and are the basis for monthly, publicly released reports on the lending activities of the industry.¹

You can learn more about this census and participate by completing the short questionnaire online at www.federalreserve.gov/financecocensus. You can also participate by completing and returning the questionnaire enclosed with this letter. The answers we receive from individual companies are considered confidential and are treated accordingly. Because this census is meant to be a complete count of all finance companies in the United States, your participation is vital to ensure an accurate portrait of your industry. Even if your company does not consider itself to be a finance company, it is still important that you let us know this fact by completing the questionnaire. Participation is voluntary, but we very much hope you will take part in this important effort.

If you have questions about the census, please do not hesitate to contact us using the telephone number or e-mail address given on the cover page of the questionnaire.

Thank you for your assistance.

Sincerely yours,

A handwritten signature in black ink that reads "Janet L. Yellen". The signature is written in a cursive style with a large initial "J".

¹<http://www.federalreserve.gov/releases/g19/current/default.htm> and <http://www.federalreserve.gov/releases/g20/current/g20.htm>



2015 CENSUS OF FINANCE COMPANIES

DALE KLUGA
OWNER
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The Federal Reserve collects information on companies that supply credit or lease financing to households and businesses. This census helps inform the Federal Reserve on the types and volume of financing provided by nonbank financial institutions to the U.S. economy.

Your response is important, and your answers will be kept CONFIDENTIAL.

Please return the form within 15 days of receipt and answer as many questions as applicable using data as of March 31, 2015.

Complete the census online at: www.federalreserve.gov/financecocensus

Unique Company ID:

BBQX2V7WZY9X

OR, if you prefer, **mail** your completed paper form to:
Board of Governors of the Federal Reserve System
Consumer Finance Section, Mail Stop K1-6605
20th and C Streets, NW
Washington, DC 20551

Need help or have questions?

Visit: www.federalreserve.gov/financecocensus
E-mail: Finance-Census@frb.gov
Call toll free to leave a message: 1-866-359-6619

1. Is the company still in business? Yes (*go to question 2*) No (*check reason below and go to question 11*) Sold to another company (please print name and headquarter's address of other company)

Company name

Street address

City

State

Zip code

 No longer in operation Other (please specify)**2. How large were the company's total U.S. assets as of March 31, 2015? Please include only assets in the United States, Puerto Rico, and U.S. territories and possessions.** Less than \$1 million \$1 billion – less than \$3 billion \$1 million – less than \$10 million \$3 billion – less than \$20 billion \$10 million – less than \$100 million \$20 billion or more \$100 million – less than \$1 billion**3. Loans and leases represent what percentage of total assets?** 0% – 24% 50% – 74% 25% – 49% 75% – 100%**4. Which of the following make up 50 percent or more of the company's loans and leases?** Liens on real estate Consumer loans Business loans No single type represents 50 percent or more

Liens on real estate are loans secured by real estate that are made to any person or business for any purpose.

Business loans and leases are loans or leases not secured by real estate that are made to sole proprietorships, partnerships, corporations, or other business enterprises for commercial, industrial, or agricultural purposes.

Consumer loans and leases are loans or leases not secured by real estate that are made to households for household, family, and other personal expenditures.

**5. Please indicate the types of credit or financing that your company offers.
Check all that apply.**

A. Real estate credit

- | | |
|---|---|
| <input type="checkbox"/> Multifamily real estate loans | <input type="checkbox"/> Closed-end residential loans secured by first liens |
| <input type="checkbox"/> Commercial or farm real estate loans | <input type="checkbox"/> Closed-end residential loans secured by junior liens |
| <input type="checkbox"/> Revolving home equity lines | |

B. Business credit

- Business retail motor vehicle credit (retail sales to businesses and fleet sales)
- Wholesale motor vehicle credit (business inventory financing)
- Commercial, industrial, agricultural, and equipment credit (retail sales to businesses and inventory financing)
- Other business credit

C. Consumer credit

- | | |
|--|--|
| <input type="checkbox"/> Indirect motor vehicle credit (sales finance) | <input type="checkbox"/> Other installment cash loans (personal loans) |
| <input type="checkbox"/> Direct motor vehicle loans to consumers | <input type="checkbox"/> Pawn loans |
| <input type="checkbox"/> Mobile homes credit | <input type="checkbox"/> Payday loans |
| <input type="checkbox"/> Revolving consumer credit | <input type="checkbox"/> Motor vehicle title loans |
| <input type="checkbox"/> Other consumer goods credit (retail or sales finance) | <input type="checkbox"/> Other consumer credit |

D. Capital leases

- | | |
|--|---|
| <input type="checkbox"/> Consumer motor vehicle leases | <input type="checkbox"/> Commercial, industrial, agricultural, and equipment leases |
| <input type="checkbox"/> Other consumer leases | <input type="checkbox"/> Other business leases |
| <input type="checkbox"/> Business motor vehicle leases | |

E. Operating leases

- | | |
|--|---|
| <input type="checkbox"/> Consumer motor vehicle leases | <input type="checkbox"/> Commercial, industrial, agricultural, and equipment leases |
| <input type="checkbox"/> Other consumer leases | <input type="checkbox"/> Other business leases |
| <input type="checkbox"/> Business motor vehicle leases | |

6. Is the company licensed by a state or federal authority as a

- Commercial bank, cooperative bank, credit union, savings bank, or savings and loan association
- Bank holding company
- Government or nonprofit agency
- None of the above

7. Is the company a branch or subsidiary of another company?

- Yes (*please complete questions 8–10*) No (*please skip to question 11*)

8. Please print the following information:

Name of parent company

Street address

City

State

Zip code

9. Do loans or leases typically make up 50 percent or more of your parent company's total assets?

Yes

No

Do not know

10. Is your parent company licensed by a state or federal authority as a

Commercial bank, cooperative bank, credit union, savings bank, or savings and loan association

Bank holding company

Government or nonprofit agency

None of the above

11. Please provide us with your current contact information.

Phone

Ext.

E-mail

If the company name or address on the cover page was incorrect, please correct below.

Thank you for completing the 2015 Census of Finance Companies.

Legal authorization: This information collection is authorized by law [12 U.S.C. §§225(a), 263, 353-359]. Although participation is voluntary, your company is an important part of this effort and your assistance is greatly appreciated.

We expect it will take you about 30 minutes to respond to this census, including the time required to review the instructions, gather the data, and complete the census. If you have comments about the time and effort required for you to respond, how we might reduce this time and effort, or any other aspect of this collection of information, please send to:

Secretary
Board of Governors of the Federal Reserve System
20th and C Streets, NW, Washington, DC 20551

and to:

Office of Management and Budget
Paperwork Reduction Project (7100-0277)
Washington, DC 20503