

**MINUTES OF REGULAR MEETING
COMMISSION ON CONSUMER CREDIT
January 11, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240 in the conference room. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on January 5, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:03 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks, James Lee, Rick Harper and Dudley Gilbert for Mick Thompson.

ABSENT: Cass Fahler.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held December 14, 2011.

Commissioner Harper made a motion to approve the minutes of the regular meeting held December 14, 2011. The motion was seconded by Commissioner Trisha Thompson. The roll call vote was as follows:

Chairman Stanley-Yes; Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Wilbanks-Yes; Lee-Yes; Rosell-Abstain.

IV. Public comments. (Limited to three minutes per person).

There were not any public comments.

V. Staff announcements and discussion.

There were not any staff announcements.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Riley Shaul from the Office of State Finance ("OSF") presented the December 2011 Monthly Budget and Financial Reports.

Commissioner Fahler arrived at 10:08 a.m. and was included in the roll call vote for this agenda item.

Vice-Chairman Moses made a motion to approve the December 2011 Monthly Budget and Financial Reports. Commissioner Rosell seconded the motion. The roll call vote was as follows:

Chairman Stanley-Yes; Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Wilbanks-Yes; Lee-Yes; Rosell-Yes; Fahler-Abstain.

- VII. Presentation and discussion of consumer credit counseling programs for deferred deposit loans by Consumer Credit Counseling Services of Central Oklahoma.

John Cooper of Consumer Credit Counseling Services of Central Oklahoma discussed his organization's counseling activities.

- VIII. Discussion and possible action regarding the appointment of the Oklahoma Rental Purchase Dealers Association member to the Consumer Credit Advisory Committee.

The Commission reviewed and discussed the applications of Craig Stanley, Chuck Haver and Todd Homberger, which were provided by the Oklahoma Rental Purchase Dealers Association.

Commissioner Lee made a motion to appoint Craig Stanley as the Oklahoma Rental Purchase Dealers Association member to the Consumer Credit Advisory Committee. Commissioner Roland seconded the motion. The motion was unanimously approved.

- IX. Presentation and discussion of revisions to the Department of Consumer Credit Employee Manual.

General Counsel, Roy John Martin, discussed the following revisions to the Department of Consumer Credit Employee Manual with the Commission:

General Employee Information

References to the Business Manager are removed, which is not a current position at the Department.

Employees are required to contact either the Personnel Manager or Benefits Coordinator for payroll and/or benefits related changes.

Policies

Affirmative Action and Equal Employment Opportunity Policy

References to the General Counsel as the Affirmative Action Officer are removed.

Americans with Disabilities Act

References to the Deputy Administrator are removed and replaced with Personnel Manager.

Discrimination

The separate discrimination complaint process is removed. All complaints are now addressed through the Department's Grievance Policy.

Employee actions

The ten (10) business day resignation notice requirement is replaced with a fourteen (14) calendar day resignation notice requirement for consistency with the Oklahoma Office of Personnel Management merit rules.

Fair Labor Standards Act

The Executive Secretary is now included in the FLSA Non-Exempt employee category for the Department.

Grievance Resolution Policy

The Grievance Resolution Policy is combined for both classified and unclassified employees to address all grievances/complaints. A statement is included indicating that the Department's Grievance Resolution Policy does not grant jurisdiction of a grievance to the Merit Protection Commission regarding a grievance of an unclassified employee.

The amended Grievance Resolution Policy includes the name and contact information of the Department's Grievance Manager as required by the Merit Protection Commission. The amended Grievance Resolution Policy more clearly specifies the roles of the Department's Grievance Manager and the Administrator.

Leave

The amended annual leave policy indicates that the Department will accept up to eighty (80) hours of accumulated annual leave for state employees that transfer to the Department from another state agency.

Sexual Harassment

The separate complaint process for sexual harassment is removed and is now addressed through the Department's Grievance Resolution Policy.

Work Schedules

The amended work schedule policy includes a reference to an alternative work schedule that may be authorized by the Administrator.

Protection of personal information

The amended policy includes a reference to the iPad and that applicable security devices and procedures must be installed on iPads and utilized by employees.

Appendices

The appendices contain the most recent Affirmative Action Plan/Policy Statement, Internal Purchasing Procedures, Organization Chart, Records Disposition Schedule, Staff Directory and Commission Directory.

Commissioner Trisha Thompson recommended sexual harassment training for all Department employees.

X. Legislation report. Discussion and possible action regarding legislation report.

Greg Piatt, Legislative Liaison for the Department of Consumer Credit, discussed the following bills that were introduced for the Oklahoma legislative session:

The Department of Consumer Credit sponsored bill updating the Uniform Consumer Credit Code to comply with recent changes to the Federal Truth in Lending Act. Mr. Piatt indicated that the bill had not been assigned a number;

SB1082, which makes deferred deposit loan transaction data in the Veritec database confidential and not subject to disclosure pursuant to the Oklahoma Open Records Act;

SB1106, which increases the hold period of precious metals and gems under the Precious Metal and Gem Dealer Licensing Act from ten (10) days to twenty-one (21) days;

A House bill being introduced by Representative Hilliard that increases the percentage of fees maintained by the Department of Consumer Credit from seventy percent (70%) to eighty percent (80%). Mr. Piatt indicated that the bill had not been assigned a number.

XI. Discussion and possible action regarding the process and timeline for the 2012 Department of Consumer Credit Strategic Plan.

Vice-Chairman Moses made a motion for the Department to begin drafting the 2012 Strategic Plan in March 2012 and for the Department to present the 2012 Strategic Plan for approval at the September 12, 2012 Commission meeting. Commissioner Rosell seconded the motion. The motion was unanimously approved.

XII. Discussion and possible action to amend the Commission Procedural Rules regarding the Department of Consumer Credit Strategic Plan.

Chairman Stanley stated that the Department of Consumer Credit staff requested an amendment to the Commission Procedural Rules that would not require a monthly Strategic Plan report. Chairman Stanley recommended a Strategic Plan report in the months of January and July of each calendar year.

Commissioner Rosell made a motion to amend the Commission Procedural Rules to require a Strategic Plan report at the January and July Commission meetings each calendar year. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

XIII. Consent Agenda – Discussion and possible action regarding the reports listed below:

The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).

- A. Revenue/Licensing Reports
- B. Enforcement/Examination Reports
- C. Strategic Plan Report
- D. Other Administrator Reports

Commissioner Trisha Thompson made a motion to approve items A-D of the Consent Agenda. Commissioner Roland seconded the motion. The motion was unanimously approved.

XIV. Nominations and elections of the Chairman and Vice-Chairman of the Commission.

Commissioner Harper made a motion nominating Chairman Stanley to serve as the Chairman of the Commission during the 2012 calendar year. Commissioner Rosell seconded the motion. The motion was unanimously approved.

Chairman Stanley made a motion nominating Vice-Chairman Moses to serve as the Vice-Chairman of the Commission during the 2012 calendar year. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

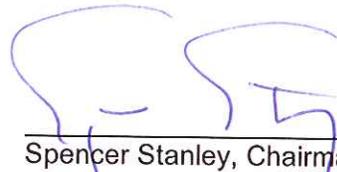
XV. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

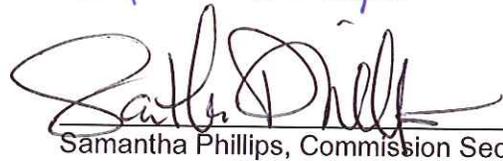
XVI. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 10:48 a.m.





Spencer Stanley, Chairman



Samantha Phillips, Commission Secretary