



GRETCHEN WHITMER  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
LANSING

ANITA G. FOX  
DIRECTOR

## CONSUMER FINANCE SECTION RENEWAL CHECKLIST CREDIT CARD LICENSE

**Renewal packets will be emailed by the Department of Insurance and Financial Services (DIFS) approximately 45 days prior to due date.**

### REQUIREMENTS:

In order to streamline the renewal process, the Department of Insurance and Financial Services (DIFS) has implemented several new changes to this year's renewal process. These changes include:

- 1) Renewal fees must be paid via [ePayments](#). A renewal fee submitted in any other form will not be accepted.
- 2) Invoices will not be provided. Your invoice number to pay your renewal fee, along with your ePayments access code, will be contained in the body of the email sent with the renewal application.
- 3) If the information on the renewal application **is accurate**, you may simply pay the renewal fee, sign, date and save the document, and **submit to DIFS by scanning and submitting electronically** to [DIFS-CFRenewals@michigan.gov](mailto:DIFS-CFRenewals@michigan.gov).
- 4) If the information on the renewal application **is not accurate** (i.e., address, phone number, officers), you must: a) Pay the renewal fee, b) Update the renewal application by crossing out the incorrect information, and c) **Submit the renewal application directly to DIFS by scanning and submitting electronically** to [DIFS-CFRenewals@michigan.gov](mailto:DIFS-CFRenewals@michigan.gov).

Pursuant to Section 7(4) of the Credit Card Arrangements Act, 1984 PA 379, as amended, late renewal filings are subject to a penalty of \$25.00 for each day the fee is late or \$1,000.00, whichever is less. Please be advised that renewal fees received in our office after December 31 of the current year will be assessed a penalty of \$25.00 per day, beginning January 1 of the next year.

### SURRENDER INSTRUCTIONS:

If you will not be renewing your license, please advise us in writing immediately and return your original license certificate to DIFS for cancellation.

### VERIFY LICENSE RENEWAL:

To verify your renewal was accepted, visit our website at:  
<https://difs.state.mi.us/locators?searchtype=ConsumerFinance>

### QUESTIONS:

Any questions regarding renewing your license can be sent to [DIFS-CFRenewal@michigan.gov](mailto:DIFS-CFRenewal@michigan.gov).

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Mailing Address: P.O. BOX 30220, LANSING, MICHIGAN 48909-7720  
[www.michigan.gov/difs](http://www.michigan.gov/difs) • TOLL FREE 877-999-6442 • LOCAL 517-284-8800