

STATE OF NEVADA



STEVE SISOLAK
Governor

DEPARTMENT OF BUSINESS AND INDUSTRY

FINANCIAL INSTITUTIONS DIVISION

TERRY REYNOLDS
Director

SANDY O'LAUGHLIN
Commissioner

March 20, 2020

Due to the COVID-19 outbreak and related concerns pertaining to person-to-person or community spread of the virus, Governor Steve Sisolak is mandating, through an emergency directive, all non-essential businesses to close as a proactive measure to fight spread of the coronavirus. Only essential businesses shall remain open. This new mandatory emergency directive is effective midnight tonight until April 16, 2020, unless otherwise modified or withdrawn by Governor Sisolak.

Excerpt from the Governor's speech March 20, 2020:

"Previously, I asked non-essential businesses to close their doors to the public. I am no longer asking them to do that, I am directing all non-essential businesses to close. If you are NOT an essential business, I am using my power as Governor under an emergency declaration to order you to close." If your business is not essential to providing sustenance and for the everyday safety, health, and wellbeing of Nevadans, you must shut down..."

By signing the directive, I am granting local governments the authority they do not currently have to impose civil penalties—including fining and revoking licenses—of businesses that do not shut down...If businesses defy this directive and stay open, state AND local law enforcement will the ability to treat this as a criminal act after all other options have been exhausted."

In addition, effective March 17, 2020, the Las Vegas Justice Court suspended issuing Defaults on all civil actions, suspended issuing orders for the examination of a judgment debtor and suspended the issuance of any Writ of Execution. Any property garnished or attached after March 17, 2020, must be released back to the judgment debtor.

Based upon the above, a collection agency is deemed a non-essential business at this time. Accordingly, the Nevada Financial Institutions Division must enforce the Governor's mandatory emergency directive and direct all collection agencies holding a license under Nevada Revised Statutes Chapter 649 and located in this State to close effective midnight tonight until April 16, 2020, unless otherwise modified or withdrawn by Governor Sisolak. All collection agencies holding a license or certificate under Nevada Revised Statutes Chapter 649 and located out-of-state must cease collection efforts with Nevada consumers/residents effective midnight tonight until April 16, 2020, unless otherwise modified or withdrawn by Governor Sisolak.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mary Young".

Mary Young
Deputy Commissioner

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STEVE SISOLAK
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DEPARTMENT OF BUSINESS AND INDUSTRY

FINANCIAL INSTITUTIONS DIVISION

TERRY REYNOLDS
Director

SANDY O'LAUGHLIN
Commissioner

March 18, 2020

Due to the COVID-19 outbreak and related concerns pertaining to person-to-person or community spread of the virus, Governor Steve Sisolak ordered all non-essential businesses to close for 30 days as a proactive measure to fight spread of coronavirus, only essential businesses should remain open.

In addition, effective March 17, 2020, the Las Vegas Justice Court suspended issuing Defaults on all civil actions, suspended issuing orders for the examination of a judgment debtor, and suspended the issuance of any Writ of Execution. Any property garnished or attached after March 17, 2020, must be released back to the judgment debtor.

Based upon the above, a collection agency is deemed a non-essential business at this time. Accordingly, the Nevada Financial Institutions Division recommends to all collection agencies holding a license or registration under Nevada Revised Statutes Chapter 649 to close for 30 days, unless otherwise modified or withdrawn by Governor Steve Sisolak.

Sincerely,

A handwritten signature in blue ink, reading "Mary Young", overlaid on a circular blue seal.

Mary Young
Deputy Commissioner

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**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
FINANCIAL INSTITUTIONS DIVISION**

DATE: March 13, 2020

TO: Deferred Deposit Lender, High-Interest Lender, Installment Lender (NRS 675) and Collection Agency Licensees and Registrants

FROM: Sandy O’Laughlin, Commissioner

RE: Temporary Guidance Regarding Working from Home

Purpose:

On March 12, 2020, Governor Steve Sisolak declared a state of emergency for Nevada regarding the coronavirus (COVID-19) outbreak. Accordingly, the Nevada Financial Institutions Division (“NFID”) is issuing this Temporary Guidance (“Guidance”) to address the COVID-19 outbreak.

Due to the COVID-19 outbreak and related concerns pertaining to person-to-person or community spread of the virus, the NFID is offering the following guidance for licensees, registrants, and their employees, and their ability to work temporarily from their residence, even if the residence is not a location licensed with NFID.

This Guidance is issued with the intent to offer licensees and registrants the ability to take precautions deemed necessary to avoid the risk of exposure or to comply with requirements of voluntary or mandated quarantines and is effective through **May 31, 2020**, unless otherwise modified or withdrawn at the discretion of the Commissioner.

This Guidance does not amend current Nevada Revised Statutes (“NRS”) or Nevada Administrative Code (“NAC”) and does not create new statutory framework. All licensees and registrants must comply with the applicable NRS, NAC, and other state and federal laws and regulations, which includes establishing and maintaining proper security protocols to ensure maximum data, records and transaction security.

The Department’s Guidance – Effective through May 31, 2020:

1. Data security requirements include provisions for the employee to access the company’s secured system from any out-of-office device the licensee or registrant uses through the use of a VPN or other system that requires passwords or an identification

- authentication. The company is responsible to maintain any updates or other requirements in order to keep information and devices secure;
2. Neither the employee nor the company is to do any act that would indicate or tend to indicate that the employee is conducting business from an unlicensed location. Such acts include but are not limited to:
 - a. Advertising in any form, including business cards and social media, the unlicensed residence address or landline telephone or facsimile number associated to the unlicensed residence;
 - b. Meeting consumers at, or having consumers come, to an employee's unlicensed residence;
 - c. Holding out in any manner, directly or indirectly, by the employee or company licensee, the residence address that would suggest or convey to a consumer that the residence is a licensed location for conducting licensable activities;
 3. Employees and companies must exercise due diligence in the safeguarding of company and customer data, information and records, whether in paper or electronic format, and to protect them against unauthorized or accidental access, use, modification, duplication, destruction or disclosure.

Questions regarding this Temporary Guidance may be directed to fidmaster@fid.state.nv.us, or to (702) 486-4120.