VT Money Transmitter License Amendment Checklist (Company)

CHECKLIST SECTIONS

- General Information
- Amendments

GENERAL INFORMATION

Instructions
When making changes to your record in NMLS, Vermont Department of Financial Regulation requires advance notification for some changes. See the checklist below for details.

Uploading Agency-Specific Documents
If you are required to upload documents to NMLS for an Advance Change Notice (ACN), select “Advance Change Notice” for the document type in the NMLS Document Uploads section. If you are required to upload documents for an amendment that doesn’t require ACN, select the applicable document type in the NMLS Document Uploads section.

Note: Use the recommended filing naming convention found on the Document Upload Descriptions and Examples.

Helpful Resources

- Amendments & Advance Change Notice
- Document Uploads Quick Guide
- Document Upload Descriptions and Examples

Agency Contact Information
Contact Vermont Department of Financial Regulation licensing staff by phone at (802) 828-3307 or send your questions via email to DFR.NMLS1@vermont.gov for additional assistance.

For U.S. Postal Service:  
Vermont Department of Financial Regulation  
Banking Division  
89 Main Street  
Montpelier, VT 05620-3101

For Overnight Delivery:  
Vermont Department of Financial Regulation  
Banking Division  
89 Main Street, 2nd Floor  
Montpelier, VT 05602

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.
AMENDMENTS

- Change of Legal Name
- Change of Main Address
- Addition or Modification of Other Trade Name
- Deletion of Other Trade Name
- Change of Authorized Delegates
  - $25.00 for each new authorized delegate location and each change in location
- Addition or Modification of Affiliates/Subsidiaries
- Addition or Modification of Direct Owners/Executive Officers
  - Change of Control 10% or greater: $500.00
- Addition or Modification of Indirect Owners
  - Change of Control 10% or greater: $500.00
- Addition or Modification of Qualifying Individuals
- Change of Disclosure Question(s)

Note: Information uploaded or filed in NMLS will not be viewable to the agency until the filing has been attested to and submitted through NMLS. Agency-specific requirements that should be emailed or mailed to the agency on the checklist below must be received with the appropriate checklist within five (5) business days of the electronic submission of your filing through NMLS.
<table>
<thead>
<tr>
<th>Change of Legal Name Amendment Items</th>
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<tbody>
<tr>
<td>Change of Legal Name: Submit an amendment for a change of Legal Name through the Company Form (MU1) in NMLS.</td>
</tr>
<tr>
<td>Surety Bond Rider: Submit an Electronic Surety Bond Rider to satisfy this requirement. Contact the surety bond producer to inform them of the legal name change and effective date, so the producer can initiate the Surety Bond Rider Process in NMLS. Visit the NMLS Resource Center for more information.</td>
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</table>

**Formation Documents:** Formation Documents must be submitted related to this change type.

Determine classification of applicant’s legal status and submit a State certified copy of the requested applicable documentation detailed below. Original formation documents and all subsequent amendments, thereto including a list of any name changes.

**Sole Proprietor**
- Business Registration, if applicable

**Unincorporated Association:**
- By-Laws or constitution (including all amendments).

**General Partnership:**
- Partnership Agreement (including all amendments).

**Limited Liability Partnership:**
- Certificate of Limited Liability Partnership; and
- Partnership Agreement (including all amendments).

**Limited Partnership:**
- Certificate of Limited Partnership; and
- Partnership Agreement (including all amendments).

**Limited Liability Limited Partnership:**
- Certificate of Limited Liability Limited Partnership; and
- Partnership Agreement (including all amendments).

**Limited Liability Company (“LLC”):**
- Articles of Organization (including all amendments);
- Operating Agreement (including all amendments);
- IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and
- LLC resolution if authority not in operating agreement.

**Corporation:**
- Articles of Incorporation (including all amendments);
- By-laws (including all amendments), if applicable;
- Shareholder Agreement (including all amendments), if applicable;
- IRS Form 2553 if S-corp treatment elected; and
- Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable.

**Not for Profit Corporation**
- Documents requested of a Corporation; and
- Proof of nonprofit status
  - Internal Revenue Service (“IRS”) 501(c)(3) designation letter; or
  - statement from a State taxing body or the State attorney general certifying that: (i) the entity is a nonprofit organization operating within the State; and (ii) no part of the entity’s net...
### VT Money Transmitter License

#### Change of Legal Name Amendment Items

- Earnings may lawfully benefit any private shareholder or individual; or
  - Entity’s certificate of incorporation or similar document if it clearly establishes the nonprofit status of the applicant; or
  - Any of the three preceding items described, if that item applies to a state or national parent organization, together with a statement by the state or parent organization that the applicant is a local nonprofit affiliate.

**Trust (Statutory)**
- Certificate of Trust; and
- Governing instrument (all amendments).

#### Certificate of Authority/Good Standing Certificate:
- Upload a state-issued and approved document (typically by the Secretary of State’s office), dated not more than 60 days prior to the filing of the application through NMLS that reflects the change in name and authorization to do business in the State of Vermont. This document should be named [State prefix] Certificate of Authority OR [State prefix] Certificate of Good Standing.

Upload in NMLS: under the Document Type Certificate of Authority/Good Standing Certificate in the Document Uploads section of the Company Form (MU1).

### Change of Main Address Amendment Items

- **Change of Main Address:** Submit an ACN for a change of Main (Corporate) Address through the Company Form (MU1) in NMLS. Thirty (30) days’ notice must be provided for this change.

NMLS

- **Change of Main Address:** $100.00 per license

Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.

NMLS

- **Change of Main Address:** If the amended address includes a change in the state of domicile, the licensee must be licensed, or provide evidence of exemption from licensing or registration requirements, to engage in such business in the state to which the corporate office has relocated and is in good standing with that state’s banking regulator or equivalent financial industry regulator. 8 V.S.A. § 2204(a)(3).

NMLS OR Email to VT: DFR.NMLS1@vermont.gov OR Mail to Vermont Department of Financial Regulation Banking Division

- **Qualifying Individual:** The Qualifying Individual must update the business address in the Employment History section of the Individual’s Form (MU2) to match the address on the Company Form (MU1).

Note: The Qualifying Individual’s residential address must be within a reasonable commuting distance from the main address. If it is greater than 50 miles, a request for exemption must be submitted by the Qualifying Individual.
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<th>Complete</th>
<th>VT Money Transmitter License</th>
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<td>Change of Main Address Amendment Items</td>
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<tbody>
<tr>
<td></td>
<td>Addition or Modification of Other Trade Name Amendment Items</td>
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<td></td>
<td><strong>Other Trade Name:</strong> If adding or modifying a name that is different from the applicant’s legal name, that name (“Trade Name”, “Assumed Name” or “DBA”) must be listed under the Other Trade Names section of the Company Form (MU1). Vermont does not limit the number of other trade names.</td>
<td>NMLS</td>
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<td></td>
<td><strong>Note:</strong> If adding or modifying an “Other Trade Name”, upload the Vermont Secretary of State Certificate of Trade Name Registration regarding ability to do business under that trade name.</td>
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<td></td>
<td>Deletion of Other Trade Name Amendment Items</td>
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<td><strong>Deletion of Other Trade Name:</strong> If deleting an Other Trade Name, this name must be removed from the Other Trade Names section of the Company Form (MU1).</td>
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<td>Change of Authorized Delegates</td>
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<td><strong>Change of Authorized Delegates:</strong> Licensees must use the NMLS Uniform Authorized Agent Reporting (UAAR) functionality to report Authorized Agents. All submissions must be done through NMLS within 30 days of any change. An invoice will be created through NMLS for each new authorized delegate location that is uploaded. Agent adjustments (additions, deletions, and modifications) must be submitted through the UAAR at least on a quarterly basis, even if there are no changes to report. For more information, consult the NMLS Resource Center.</td>
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<td><strong>Change of Authorized Delegates:</strong> $25.00 per location</td>
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<td>Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.</td>
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Updated: 11/12/2019
| Complete | VT Money Transmitter License  
 Addition or Modification of Affiliates/Subsidiaries Amendment Items | Submitted via... |
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<td><strong>Addition or Modification of Affiliates/Subsidiaries:</strong> Submit an amendment for an addition or change in Affiliates/Subsidiaries within the Company Form (MU1) in NMLS.</td>
<td>NMLS</td>
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</table>
| □        | **Organizational Chart/Description:** Submit an updated chart showing (or a description which includes) the percentage of ownership of all natural persons or entities that have a 10% or greater, direct or indirect, ownership interest:  
- Direct Owners  
- Indirect Owners  
- Subsidiaries and Affiliates of the applicant/licensee  
This document should be named [Company Legal Name] Organizational Chart/Description.  
**Note:** If the existing uploaded Organizational Chart/Description already includes the above information, an additional document does not need to be uploaded. A company should only upload a single organizational chart. | Upload in NMLS: under Organizational Chart/Description in the Document Uploads section of the Company Form (MU1). |

| Complete | VT Money Transmitter License  
 Addition or Modification of Direct Owners/Executive Officers Amendment Items | Submitted via... |
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<td>□</td>
<td><strong>Addition or Modification of Direct Owners/Executive Officers:</strong> Submit an ACN for an addition or change in Direct Owners/Executive Officers within the Company Form (MU1) in NMLS. Thirty (30) days’ notice must be provided for this change.</td>
<td>NMLS</td>
</tr>
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</table>
| □        | **Direct Owner/Executive Officer (MU2) Attestation:** The following Individuals must complete an Individual Form (MU2):  
*Direct Owners:* Natural persons who, directly or indirectly, own 10% or more of the applicant.  
*Executive Officers:* Executive Officers (CEO, President, CFO, COO, CIO, CCO) or those serving similar functions, and any others required by the commissioner. | NMLS             |
| □        | **Change of Control:** $500.00 will be invoiced through NMLS  
Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE. | NMLS             |
<p>| □        | <strong>Credit Report for Control Persons:</strong> $15 per control person. | NMLS (Filing submission) |
| □        | <strong>Credit Report:</strong> All individuals completing an Individual Form (MU2) are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1). | NMLS             |</p>
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<td><strong>Credit Report Explanations:</strong> If applicable, submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc.</td>
<td><strong>Upload in NMLS:</strong> under the Document Type Credit Report Explanations in the Document Uploads section of the Individual Form (MU2).</td>
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<td></td>
<td><strong>Note:</strong> Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the Disclosure Explanations section of your Individual Form (MU2). This document should be named Credit Report Explanations – Sub Name – Document Creation Date.</td>
<td>Email to VT: <a href="mailto:DFR.NMLS1@vermont.gov">DFR.NMLS1@vermont.gov</a> OR Mail to Vermont Department of Financial Regulation Banking Division</td>
</tr>
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<td></td>
<td><strong>MU2 Individual Credit Report Requirements:</strong> Any natural person who has completed an Individual Form (MU2) that does not or has not resided in the US for at least the last 10 consecutive years, must provide a comprehensive credit report/history that has been prepared by an acceptable credit reporting agency in the country where the individual resides/resided. The report should be submitted directly to the Department by the credit reporting agency. If the credit report is issued in a language other than English, please attach a translation.</td>
<td>NMLS (Filing submission)</td>
</tr>
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<td></td>
<td><strong>FBI Criminal Background Check for MU2 Individual:</strong> $36.25 per person.</td>
<td>NMLS</td>
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<td></td>
<td><strong>MU2 Individual FBI Criminal Background Check Requirements:</strong> The following Individuals, as specified below, on the Company Form (MU1) are required to authorize an FBI criminal background check (CBC) through NMLS. <strong>Note:</strong> The Individual must grant Vermont authorization to view the CBC results at the time the CBC is requested. Vermont cannot view CBC results that are generated BEFORE Vermont has been granted access. If results are generated before Vermont is granted access, Vermont cannot view the results and the MU2 individual will be required to request and pay for another CBC. <strong>Direct Owners:</strong> Natural persons who, directly or indirectly, own 10% or more of the applicant. <strong>Executive Officers:</strong> Executive Officers (CEO, President, CFO, COO, CIO, CCO) or those serving similar functions, and any others required by the commissioner. After authorizing of an FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required. See the Criminal Background Check section of the NMLS Resource Center for more information. <strong>Note:</strong> If you are able to ‘Use Existing Prints’ to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</td>
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Updated: 11/12/2019
Complete VT Money Transmitter License
Addition or Modification of Direct Owners/Executive Officers Amendment Items

MU2 Individual Criminal Background Check Requirements: Any natural person who is required to submit an FBI Criminal Background Check and does not or has not resided in the US for at least the last 10 consecutive years, must provide an investigative background report prepared by an acceptable search firm and submitted directly to the Department by the search firm. At a minimum, the report must contain the following:

- Criminal records for the past 7 years, including felonies, misdemeanors and violations including a search of court data in the countries, states, towns, where the individual resided and worked and in contiguous areas.

Note: If the report is issued in a language other than English, please attach a translation.

Management Chart: If applicable, submit an updated Management chart displaying the applicant’s directors, officers, and managers (individual name and title). The chart must identify the individuals responsible for compliance reporting and internal audit. This document should be named [Company Legal Name] Management Chart.

Note: If the existing uploaded management chart already includes the above information, an additional document does not need to be uploaded. A company should only upload a single management chart.

Organizational Chart/Description: If applicable, submit a chart showing (or a description which includes) the percentage of ownership of all natural persons or entities that have a 10% or greater, direct or indirect, ownership interest:

- Direct Owners
- Indirect Owners
- Subsidiaries and Affiliates of the applicant/licensee

This document should be named [Company Legal Name] Organizational Chart/Description.

Note: If the existing uploaded Organizational Chart/Description already includes the above information, an additional document does not need to be uploaded. A company should only upload a single organizational chart.

Addition or Modification of Indirect Owners: Submit an ACN for an addition or change in Indirect Owners within the Company Form (MU1) in NMLS. Thirty (30) days’ notice must be provided for this change.

Indirect Owner (MU2) Attestation: All natural persons who own 25% or more of a direct or indirect owner must complete an Individual Form (MU2).

Change of Control: $500.00 will be invoiced through NMLS

Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.
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<th>Complete</th>
<th>VT Money Transmitter License Addition or Modification of Direct Owners/Executive Officers Amendment Items</th>
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<td></td>
<td><strong>Credit Report for Control Persons:</strong> $15 per control person.</td>
<td><strong>NMLS (Filing submission)</strong></td>
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<td><strong>Credit Report:</strong> All individuals completing an Individual Form (MU2) are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1).</td>
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<td><strong>Credit Report Explanations:</strong> <em>If applicable,</em> submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc. <strong>Note:</strong> Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the Disclosure Explanations section of your Individual Form (MU2). This document should be named <em>Credit Report Explanations – Sub Name – Document Creation Date.</em></td>
<td><strong>Upload in NMLS:</strong> under the Document Type Credit Report Explanations in the Document Uploads section of the Individual Form (MU2).</td>
</tr>
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<td></td>
<td><strong>MU2 Individual Credit Report Requirements:</strong> Any natural person who has completed an Individual Form (MU2) that does not or has not resided in the US for at least the last 10 consecutive years, must provide a comprehensive credit report/history that has been prepared by an acceptable credit reporting agency in the country where the individual resides/resided. The report should be submitted directly to the Department by the credit reporting agency. If the credit report is issued in a language other than English, please attach a translation.</td>
<td><strong>Email to VT:</strong> <a href="mailto:DFR.NMLS1@vermont.gov">DFR.NMLS1@vermont.gov</a> OR Mail to Vermont Department of Financial Regulation Banking Division</td>
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<tr>
<td></td>
<td><strong>FBI Criminal Background Check for MU2 Individual:</strong> $36.25 per person.</td>
<td><strong>NMLS (Filing submission)</strong></td>
</tr>
<tr>
<td></td>
<td><strong>MU2 Individual FBI Criminal Background Check Requirements:</strong> Indirect Owners, as specified below, on the Company Form (MU1) are required to authorize an FBI criminal background check (CBC) through NMLS. <strong>Note:</strong> The Individual must grant Vermont authorization to view the CBC results at the time the CBC is requested. Vermont cannot view CBC results that are generated BEFORE Vermont has been granted access. If results are generated before Vermont is granted access, Vermont cannot view the results and the MU2 individual will be required to request and pay for another CBC. <strong>Indirect Owners:</strong> Natural persons who own 25% or more of a direct or indirect owner. After authorizing of an FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an</td>
<td><strong>NMLS</strong></td>
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| Complete | VT Money Transmitter License  
Addition or Modification of Direct Owners/Executive Officers Amendment Items | Submitted via… |
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<td>appointment to be fingerprinted if new prints are required. See the <a href="#">Criminal Background Check section</a> of the NMLS Resource Center for more information. Note: If you are able to ‘Use Existing Prints’ to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</td>
<td>Email to VT: <a href="mailto:DFR.NMLS1@vermont.gov">DFR.NMLS1@vermont.gov</a> OR Mail to Vermont Department of Financial Regulation Banking Division</td>
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| MU2 Individual Criminal Background Check Requirements: | Any natural person who is required to submit an FBI Criminal Background Check and does not or has not resided in the US for at least the last 10 consecutive years, must provide an investigative background report prepared by an acceptable search firm and submitted directly to the Department by the search firm. At a minimum, the report must contain the following:  
• Criminal records for the past 7 years, including felonies, misdemeanors and violations including a search of court data in the countries, states, towns, where the individual resided and worked and in contiguous areas. | Upload in NMLS: under Organizational Chart/Description in the Document Uploads section of the Company Form (MU1). |
| Note: If the report is issued in a language other than English, please attach a translation. | | |
| Organizational Chart/Description: | If applicable, submit a chart showing (or a description which includes) the percentage of ownership of all natural persons or entities that have a 10% or greater, direct or indirect, ownership interest:  
• Direct Owners  
• Indirect Owners  
• Subsidiaries and Affiliates of the applicant/licensee  
This document should be named [Company Legal Name] Organizational Chart/Description. Note: If the existing uploaded Organizational Chart/Description already includes the above information, an additional document does not need to be uploaded. A company should only upload a single organizational chart. | |

| Complete | VT Money Transmitter License  
Addition or Modification of Qualifying Individual Amendment Items | Submitted via… |
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<tr>
<td>Addition or Modification of Qualifying Individual:</td>
<td>Submit an ACN for an addition or change in Qualifying Individuals within the Company Form (MU1) in NMLS. Thirty (30) days’ notice must be provided for this change.</td>
<td>NMLS</td>
</tr>
<tr>
<td>Qualifying Individual (MU2) Attestation:</td>
<td>Complete the Individual Form (MU2) in NMLS. This form must be attested to by the Qualifying Individual before it is able to be submitted along with the Company Form (MU1). Note: The employer’s name as it appears on the Company Form (MU1) must be entered in the Employment History section of the Individual Form (MU2),</td>
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<td>Addition or Modification of Qualifying Individual Amendment Items</td>
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and the business address must match the branch address on the Company Form (MU1).

- **Credit Report for Control Persons**: $15 per control person.
  - **NMLS (Filing submission)**

- **Credit Report**: Qualifying Individuals are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1).
  - **NMLS**

- **Credit Report Explanations**: *If applicable*, submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc.
  - **Upload in NMLS**: under the Document Type Credit Report Explanations in the Document Uploads section of the Individual Form (MU2).

  - **Note**: Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the Disclosure Explanations section of your Individual Form (MU2). This document should be named Credit Report Explanations – Sub Name – Document Creation Date.

- **MU2 Individual Credit Report Requirements**: Any natural person who has completed an Individual Form (MU2) that **does not or has not resided in the US for at least the last 10 consecutive years**, must provide a comprehensive credit report/history that has been prepared by an acceptable credit reporting agency in the country where the individual resides/resided. The report should be submitted directly to the Department by the credit reporting agency. If the credit report is issued in a language other than English, please attach a translation.
  - **Email to VT**: DFR.NMLS1@vermont.gov OR Mail to Vermont Department of Financial Regulation Banking Division

- **FBI Criminal Background Check for MU2 Individual**: $36.25 per person.
  - **NMLS (Filing submission)**

- **MU2 Individual FBI Criminal Background Check Requirements**: Qualifying Individuals on the Company Form (MU1) are required to authorize an FBI criminal background check (CBC) through NMLS.
  - **NMLS**

  - **Note**: The Individual must grant Vermont authorization to view the CBC results at the time the CBC is requested. Vermont cannot view CBC results that are generated BEFORE Vermont has been granted access. If results are generated before Vermont is granted access, Vermont cannot view the results and the MU2 individual will be required to request and pay for another CBC.

  After authorizing of an FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required.

  See the Criminal Background Check section of the NMLS Resource Center for
**Complete VT Money Transmitter License**

**Addition or Modification of Qualifying Individual Amendment Items**

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**Note:** If you are able to ‘Use Existing Prints’ to process the FBI criminal background check, you **DO NOT** have to schedule an appointment. NMLS will automatically submit the fingerprints on file.

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**MU2 Individual Criminal Background Check Requirements:** Any natural person who is required to submit an FBI Criminal Background Check and does **not or has not resided in the US for at least the last 10 consecutive years,** must provide an investigative background report prepared by an acceptable search firm and submitted directly to the Department by the search firm. At a minimum, the report must contain the following:

- Criminal records for the past 7 years, including felonies, misdemeanors and violations including a search of court data in the countries, states, towns, where the individual resided and worked and in contiguous areas.

**Note:** If the report is issued in a language other than English, please attach a translation.

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**Complete VT Money Transmitter License**

**Change of Disclosure Question(s) Amendment Items**

<table>
<thead>
<tr>
<th>Change of Disclosure Question(s): Submit an amendment for a change to Disclosure Question response(s) through the Company Form (MU1) in NMLS.</th>
</tr>
</thead>
</table>

| Changing a Response from No to Yes: Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes” for company or each control person.  
See the Company Disclosure Explanations Quick Guide for instructions. |
|-----------------------------|

| Changing a Response from Yes to No: When changing a Disclosure Question response from Yes to No, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason.  
You must select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for company or each control person. You may also upload a document (PDF) related to the explanation.  
See the Company Disclosure Explanations Quick Guide for instructions. |
|-----------------------------|

**Submitted via...**

- Email to VT: DFR.NMLS1@vermont.gov  
OR Mail to Vermont Department of Financial Regulation Banking Division

**NMLS**

**Upload in NMLS in the Disclosure Explanations section of the Company Form (MU1) or Individual Form (MU2).**

**NMLS**