



Solicitation for Public Input

Division of Banking and Securities Regulatory Revisions

Deferred Deposit Advances 3 AAC 11.010 – 3 AAC 11.060

The Department of Commerce, Community, and Economic Development Division of Banking and Securities (“DBS”) is issuing a Notice of Public Scoping Under Administrative Order 360 for possible changes in regulations related to the **Deferred Deposit Advances existing regulations under 3 AAC 11.010 – 3 AAC 11.060.**

Background. In response to Administrative Order 360, DBS is soliciting written and oral comments from affected industries, community organizations, and the general public regarding regulations and materials incorporated by reference in **3 AAC 11.010 – 3 AAC 11.060.**

DBS is undertaking this solicitation process to ask the public for ideas, suggestions, and input before staff drafts or proposes any specific regulation amendments or repeals for public review.

DBS is particularly interested in specific ideas for regulatory change that may:

- clarify existing regulatory obligations;
- reduce costs for the public, industry, or government;
- reduce administrative burdens;
- improve communication procedures; or
- provide greater transparency with respect to standards, decision-making, and rationales for application processing.

Written Comments. Written comments must be received no later than 4:30 p.m. on October 24, 2025 (at least 7 days after meeting). Written comments may be sent to Ann Sivulich by electronic mail at dbsregs@alaska.gov or by mail at 550 W. 7th Ave. Suite 1850, Anchorage, AK 99501.

OR

Public Meeting. Oral comments may be submitted via a stakeholder engagement meeting on Microsoft Teams to be held on October 15, 2025 from 3:00 p.m. to 4:00 p.m. AKST. There will not be in-person attendance, so please prepare to share your oral comments by joining the Teams meeting or by telephone. Each

stakeholder meeting may have time limit allotted for each person providing oral testimony, as reasonably necessary to conclude the hearing in the time provided. Each stakeholder is encouraged to submit written comments to ensure all details are on the record for consideration.

Please register for the stakeholder meeting at: <https://events.gcc.teams.microsoft.com/event/f0d4d185-b543-4e5e-af63-d9d919bfc205@20030bf6-7ad9-42f7-9273-59ea83fcfa38>

Or you may call in to the meeting:

Microsoft Teams

Dial in by phone

+1 907-202-7104, 666778943# United States, Anchorage

Phone conference ID: 666 778 943#

Oral or Written Comments. When submitting written or oral comments, you are encouraged to:

1. Identify yourself and your association (if applicable)
 - a. Ex. “My name is Nancy Smith, from Anchorage, Alaska, and I have a mortgage loan originator license”
2. On which regulation(s) and subsection(s) are you providing input?
 - a. Ex. “I am providing input on 3 AAC 14.020(b), regarding when a license or exemption is required”
3. Why should this regulation be changed?
 - a. Ex. “I think 3 AAC 14.020(b) should be changed because....”
4. How does your suggestion for change in #3:
 - a. clarify existing regulatory obligations;
 - b. reduce costs for the public, industry, or government;
 - c. improve or streamline procedures, application requirements, and review processes, for example reducing the time required to apply for a license;
 - d. reduce administrative burdens;
 - e. improve communication procedures; or
 - g. provide greater transparency with respect to standards, decision-making, and rationales for application processing.

If you are a person with a disability who needs a special accommodation in order to participate in this process, please contact Ann Sivulich by electronic mail at dbsregs@alaska.gov or by phone at 907-269-8140 not later than October 8, 2025 to ensure that any necessary accommodation can be provided.

Please note that input provided in response to this solicitation will be subject to inspection, copying, and distribution as public records under AS 40.25.110 – 40.25.220. **Please do not include any confidential information in written or oral comments.**

Questions. For questions or more information, contact Ann Sivulich by electronic mail at dbsregs@alaska.gov or by mail at 550 W. 7th Ave. Suite 1850, Anchorage, AK 99501. More information is also available on our website at <https://www.commerce.alaska.gov/web/dbs/Home.aspx>.

DBS is not currently proposing any specific regulation change and there are no draft regulations prepared for public comment under the Administrative Procedure Act at this time. If DBS undertakes revisions to these regulations, there will be an additional opportunity to provide comments on any proposed regulation changes that are released for public review and comments under the Administrative Procedure Act.

DBS keeps a list of individuals and organizations interested in its regulations. Those on the list will automatically be sent a copy of all of notices of proposed regulation changes. To be added to or removed from the list, send a request to Ann Sivulich by electronic mail at dbsregs@alaska.gov or by mail at 550 W. 7th Ave. Suite 1850, Anchorage, AK 99501, giving your name, and either your e-mail address or mailing address, as you prefer for receiving notices.

Individuals can also sign up to receive automated notifications of all State of Alaska notices, including public notice for regulation changes, by subscribing to the Alaska Online Public Notices System: <https://aws.state.ak.us/OnlinePublicNotices/Default.aspx>.