**Who does this rule apply to?**
This rule applies to persons engaging in regulated consumer credit transactions in Idaho.

**What is the purpose of this rule?**
This rule provides a definition of the federal Consumer Credit Protection Act, and its implementing regulations, incorporated by reference within the Idaho Credit Code.

**What is the legal authority for the agency to promulgate this rule?**
This rule implements the following statutes passed by the Idaho Legislature:

- **Commercial Transaction - General Provisions and Definitions, Part 3 - Definitions:**
  - **Section 28-41-302, Idaho Code** – Federal Consumer Credit Protection Act
- **Administration, Part 1 - Powers and Functions of Administrator:**

**Who do I contact for more information on this rule?**

Idaho Department of Finance  
800 Park Boulevard, Suite 200  
Boise, Idaho 83712  
Phone: (208) 332-8000  
Fax: (208) 332-8096  
Email: Finance.InternetMail@finance.idaho.gov  
000. LEGAL AUTHORITY.  
This chapter is promulgated pursuant to Section 28-46-104, Idaho Code. (3-20-20)

001. TITLE AND SCOPE.  
The title of this chapter is the Idaho Credit Code Rules of the Idaho Department of Finance; and may be cited as IDAPA 12.01.09, “Rules Pursuant to the Idaho Credit Code.” These rules implement statutory intent with respect to the regulation of credit transactions in the state of Idaho in accordance with the provisions of chapters 41 through 49 of title 28, Idaho Code. (7-1-93)

002. -- 004. (RESERVED)

005. INCORPORATION BY REFERENCE.  
For the purpose of the Act and the “Rules Pursuant to the Idaho Credit Code,” the full text of the federal Consumer Credit Protection Act, 15 U.S.C., Chapter 41, et seq., and regulations issued pursuant to that act, are incorporated by reference as follows: (3-20-20)


12. **Availability of Documents.** Unless otherwise unavailable, the documents incorporated by reference may be viewed at the central office of the Idaho Department of Finance. (3-20-20)

006. -- 999. (RESERVED)
Subject Index

I
Incorporation By Reference 3
Availability of Documents 4
Credit Repair Organizations Act 3
Credit Reporting Agencies Act or “Fair Credit Reporting Act.” 3
Debt Collection Practices Act or “Fair Debt Collection Practices Act.” 3
Electronic Funds Transfer Act 3
Equal Credit Opportunity Act 3
Regulation B 3
Regulation E 3
Regulation V 3
Regulation Z 3
Restrictions on Garnishment Act 3
The Truth in Lending Act 3

L
Legal Authority 3

T
Title & Scope 3