**Section 1010.240 Registration Plates To Be Furnished by the Secretary of State**

a) General Provisions

1) The Secretary of State may issue registration plates and/or stickers at facilities and offices maintained by the Secretary of State in Springfield or Chicago, or at other locations.

2) In addition, the Secretary of State may, in his or her discretion, cause registration plates and/or stickers to be issued by financial institutions or retail merchants, and applications for renewal of registrations for such vehicles as the Secretary of State may designate to be received and processed for transmittal to the Secretary of State by the financial institutions or retail merchants. For that purpose, the Secretary of State may deposit Illinois registration plates and/or stickers with the financial institutions or retail merchants. In addition, the Secretary may cause registration plates and stickers to be issued pursuant to Section 1010.245 and may cause registration renewal stickers to be issued by retail merchants.

3) The Secretary may further cause registration and title applications to be serviced and remitted, by licensed remittance agents, to the Secretary of State, as provided in the Vehicle Code.

4) The term "financial institution", for the purposes of this Part, shall mean any federal or state chartered bank, savings and loan, credit union, and currency exchange, either directly or indirectly through an armored carrier. For the purposes of subsection (a)(2), the term "financial institution" also means an armored carrier approved by the Secretary to issue registration plates/stickers. The term shall also include insurance companies and licensees under the Sales Finance Agency Act [205 ILCS 660] and the Consumer Installment Loan Act [205 ILCS 670]. The term "retail merchant", for the purposes of this Part, shall mean a business that is engaged in the sale of goods or services to the general public and that has one or more permanently established places of business in Illinois.

5) The Secretary may, in his or her discretion, cause registration plates and stickers to be issued by motor vehicle dealers.

6) With the exception of electronic registration and titling service providers, as set forth in Section 1010.245(b), no entity or person, other than the Secretary, will be allowed to sell license plates or registration stickers over the internet.

b) Application for Participation in the Over-The-Counter Sales Program

1) The Secretary of State will accept the application of any financial institution or retail merchant to participate in the over-the-counter program, if the Secretary of State makes a determination that the establishment of the institution or retail merchant in the program will provide a beneficial service to the general public and will be cost effective for the Secretary of State to administer for the People of the State of Illinois, and that the institution or retail merchant can provide sufficient security for both the handling of State fees and taxes collected and the handling and storage of registration plates and/or stickers.

2) In making the determination required by subsection (b)(1), the Secretary of State will consider, but shall not be limited by, the following factors:

A) Tentative acceptance of the terms contained in the Financial Institution/Retail Merchant License Plate/Sticker Agreement between the Secretary of State's Office and the institution or retail merchant;

B) Previous participation by the institution or retail merchant in the program and, if any, the circumstances surrounding its leaving the program;

C) Current participation by the institution or retail merchant in the over-the-counter sales program at other locations;

D) Submission by the institution or retail merchant of a current copy of its blanket or fidelity bond, or if no such bond is maintained and the institution or retail merchant is a self-insurer, then a certificate of deposit payable to the Secretary of State, or an irrevocable letter of credit form a third party bank to the Secretary of State in an amount sufficient to protect the Secretary of State in the same manner as the Secretary would be protected if the blanket or fidelity bond were in force;

E) Total passenger registration for the county;

F) Total number of over-the-counter passenger sales in the community and county in the previous registration year;

G) Estimated annual registration plate and sticker sales for this location;

H) Estimated volume of walk-in traffic at this location;

I) Population of the community;

J) Population of the county;

K) Number of banks in the community currently participating in the program in relation to the total number of banks in the community;

L) Number of savings and loans in the community currently participating in the program in relation to the total number of savings and loans in the community;

M) Number of currency exchanges in the community currently participating in the program in relation to the total number of currency exchanges in the community;

N) Number of credit unions in the community currently participating in the program in relation to the total number of credit unions in the community;

O) Number of retail merchants in the community currently participating in the program in relation to the total number of retail merchants in the community;

P) Locations of other institutions in the community currently in the program;

Q) Total number of institutions in the community currently in the program;

R) Financial stability;

S) Total full time and part time employees at proposed selling location;

T) Selling location if different from main location;

U) Selling area within the institution or retail merchant;

V) Business days and hours the institution or retail merchant is open to the public.

3) Miscellaneous Provisions

A) Over-the-counter program, for purposes of this Section, shall mean the program in which the Secretary of State, by contractual agreement, authorizes a financial institution or retail merchant to sell license plates and/or renewal stickers to the general public, at a particular location.

B) The acceptance of any application will be, in addition to the requirements in subsection (b)(1), dependent upon the applicant agreeing to all of the terms of and signing the Financial Institution/Retail Merchant License Plate/Sticker Agreement and the institution's or retail merchant's being in good standing and licensed by the Department of Financial and Professional Regulation or any other licensing agency, whether local, State or federal, that regulates the institution.

C) A financial institution or retail merchant participating in the over-the-counter program may sell license plates and/or renewal stickers to the public only during a face-to-face transaction.

(Source: Amended at 44 Ill. Reg. 17440, effective October 19, 2020)