

2027 Financial Institutions Assessment for Consumer Financial Services Industries

LB 836 (2026) became effective in July 2026 and modified NDBF's funding mechanisms to eliminate hourly fees for regular examinations and incorporate the costs of supervision into the annual assessment model. Notice of this change was sent to industry contacts in September 2026, prior to the invoice. Details regarding the 2027 annual assessment for each applicable industry, as well as a copy of the notice, is included below.

Mortgage Banker Companies

Total Origination + Servicing	Assessment Fee
\$1 – \$2.5 Mill	\$ 300
\$2.5 Mill – \$9.99 Mill	\$ 800
\$10 Mill – \$99.99 Mill	\$ 2,000
\$100 Mill – \$500 Mill	\$ 3,400
\$500 Mill +	\$ 5,150

For Mortgage Banker Companies, the assessment rates were applied to the total volume of mortgage origination and servicing in Nebraska, as reported for June 30, 2026, on the quarterly Mortgage Call Reports (MCR). Hourly fees will no longer be charged for regular examinations. Special examinations, visitations, investigations, and similar additional regulatory activities will be charged at \$145 per hour.

Money Transmitter Companies

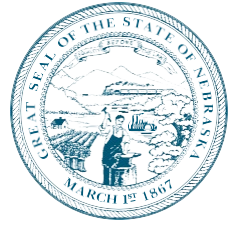
Total Money Transmission + Payment Instruments + Stored Value + Virtual Currency	Assessment Fee
\$1 – \$99,999	\$ 300
\$100,000 – \$1 Mill	\$ 600
\$1 Mill – \$4.99 Mill	\$ 1,800
\$5 Mill – \$20 Mill	\$ 3,025
\$20.1 Mill – \$999.99 Mill	\$ 6,750
\$1 Bill +	\$ 13,500

For Money Transmitter Companies, the assessment rates were applied to the total dollar amount of money transmissions initiated, payment instruments issued/sold, stored value transactions, and virtual currency transactions volume in Nebraska, as reported for June 30, 2026, on the quarterly Money Services Business Call Reports (MSBCR). Hourly fees will no longer be charged for regular examinations. Special examinations, visitations, investigations, and similar additional regulatory activities will be charged at \$145 per hour.

Installment Loan Companies

Total Loan Origination + Servicing	Assessment Fee
\$1 – \$500,000	\$ 360
\$500,001 – \$5 Mill	\$ 720
\$5 Mill – \$30 Mill	\$ 1,800
\$30 Mill +	\$ 3,000

For Installment Loan Companies, the assessment rates were applied to the total volume of installment loan origination and servicing in Nebraska, as reported for December 31, 2025, on the Installment Loan and Sales Licensee Annual Report required by Neb. Rev. Stat. 45-345. Hourly fees will no longer be charged for regular examinations. Special examinations, visitations, investigations, and similar additional regulatory activities will be charged at \$145 per hour.



September 29, 2026

RE: Updates to Nebraska Consumer Financial Services Laws

All Delayed Deposit Services, Installment Loan, Installment Sales, Money Transmitter, and Mortgage Banker Licensees and Applicants:

As the Nebraska Department of Banking and Finance (“Department”) is the state agency responsible for the regulation and supervision of the Nebraska Delayed Deposit Services License, the Nebraska Installment Loan License, the Nebraska Installment Sales License, the Nebraska Money Transmitter License, and the Nebraska Mortgage Banker License (collectively, the “Consumer Financial Services” or “CFS Licenses”), the Department is issuing this update to provide notice of upcoming changes to the statutes governing the collection and assessment of fees applicable to CFS Licenses.

LB 836 (2026), which became effective on July 18, 2026, modified the Department’s funding mechanisms to eliminate hourly exam fees charged to supervised entities, replacing those fees with an annual assessment model. This change is revenue neutral to the Department’s operation, and was made to provide greater clarity, transparency, and certainty to our supervised institutions. By removing the variability of hourly examination costs and moving to an annualized assessment based upon metrics and volumes relevant to each particular industry, licensees and registrants will be better able to plan and account for future costs of regulation and supervision in Nebraska.

Accordingly, financial institutions will be receiving further information soon regarding the assessment that they will be responsible for paying, as those amounts are finalized and approved, pursuant to statute.

Please note that any examinations with an examination date prior to July 1, 2026 that have not yet been completed and billed, remain subject to hourly examination fees which will be sent to the financial institution, through the NMLS as an Agency Fee Invoice (“AFI”), as soon as the examination is fully completed. Additionally, this change in the collection and assessment of fees ***did not*** remove the hourly examination fee for any special, additional, or for-cause examination that is conducted outside of the regular frequency or risk-scoped period. Similarly, fees for costs incurred by the Department for examinations that require out-of-state travel will continue to be charged to examined financial institutions.

These changes were contained within LB 836 (2026). The text of LB 836 is available on the Nebraska Legislature’s website at: <https://nebraskalegislature.gov/FloorDocs/109/PDF/Slip/LB836.pdf>. If you have any questions, please contact the Department by phone at 402-471-2171 or by email to: DOB.ConsumerFinance@nebraska.gov.