



STATE OF MISSISSIPPI  
DEPARTMENT OF BANKING AND CONSUMER FINANCE

**To:** Mississippi Consumer Finance Licensees  
**From:** Rhoshunda G. Kelly, Commissioner  
**Subject:** Rescinded – Interim Guidance on Industry Pandemic and DBCF Response  
**Date:** May 4, 2021

At the onset of the COVID-19 pandemic, the Mississippi Department of Banking and Consumer Finance (DBCF) received numerous inquiries from the consumer finance industry regarding regulatory expectations and the conducting of business during a pandemic. In response to the heightened concerns raised by the industry, on March 14, 2020, DBCF issued a memorandum regarding "Industry Pandemic Preparedness and DBCF Response." A copy of this memorandum is attached hereto as Exhibit "A." The memorandum outlined DBCF's attempt to provide general guidance to the industry and noted flexibilities in DBCF processes necessitated by the impact of the COVID-19 pandemic and the need to reduce the spread of the virus.

By Executive Order No. 1551, issued April 30, 2021, Governor Tate Reeves noted the considerable measures taken in Mississippi to reduce the spread of the virus, permitting all businesses to resume full operations within the state. Governor Reeves further noted that over the past year, COVID-19 infections and resulting hospitalizations in the state have been effectively managed, have significantly declined, and continue to decline.

In an effort to resume full regulatory operations, DBCF hereby advises all consumer finance licensees that the aforementioned guidance provided in the agency memorandum dated March 14, 2020 and attached hereto as Exhibit "A" will be rescinded, effective Friday, July 2, 2021.

Please contact Taft Webb, Director, Consumer Finance Divisions at 601-321-6901 or [taft.webb@dbcf.ms.gov](mailto:taft.webb@dbcf.ms.gov) should you have any questions regarding these matters.