

material issues of fact, the commissioner may issue an appropriate order based on the undisputed facts.

(14) **CONTENTS OF RECORD IN CONTESTED CASES.** The record in a contested case shall include:

(a) All applications, pleadings, motions, intermediate rulings and exhibits and appendices thereto.

(b) Evidence received or considered, including stipulations and admissions.

(c) A statement of any matters officially noticed.

(d) Any questions and offers of proof, objections, and rulings thereon.

(e) Copies of any correspondence received by the office in connection with the proceeding.

History: Cr. Register, December, 1975, No. 240, eff. 1-1-76.

S-L 1.03 Applications for new charters or additional or relocated office facilities. (1) **SCOPE AND COVERAGE.** This section applies only to applications for a certificate of authority under section 215.07, 215.075 or 215.03 (9) of the statutes, or for the relocation of an office under section 215.03 (8) (b) of the statutes.

(2) **APPLICATION AND CONTENTS.** Applications shall be in such form and contain such information as the commissioner may from time to time prescribe. Unless requested by the commissioner or necessary to correct an error in an application, no interpretations, conclusions or additional statistical data will be accepted from the applicant with regard to an application that has been filed. The commissioner may refuse to receive an application until the applicant has submitted all required information.

(3) **NOTICE OF PUBLIC HEARING.** Upon receiving a properly executed application the commissioner shall schedule the application for public hearing, prepare an official notice of public hearings, and mail the notice to those associations designated in section 215.07 (7) of the statutes. The applicant shall publish the notice as required by section 215.07 (7) and, at or before the public hearing, furnish the commissioner with proof of proper publication.

(4) **NOTICE OF INTENT TO APPEAR IN OPPOSITION.** All persons who intend to appear in opposition to an application filed with the commissioner under this section shall, in writing not later than 6 days in advance of the scheduled hearing, so notify the commissioner and the applicant. If the objector is an association to which a copy of the official notice of public hearing was mailed under section 215.07 (7) of the statutes, notice of the association's intent to oppose the application shall be served upon the commissioner not later than 14 days in advance of the scheduled hearing.

(5) **SUBMISSION OF STATISTICAL DATA IN OPPOSITION.** (a) If an objector's opposition to an application is based in all or in part on disputed data, interpretations or conclusions contained in the application, the objector shall furnish the commissioner and the applicant with:

1. A list of any specific data or projections contained in the application which are disputed or challenged by the objector.

2. A list of any specific interpretations or conclusions challenged by the objector together with the reasons why the objector finds the interpretations or conclusions incorrect, misleading or inappropriate.

(b) If an objector believes that the application excludes data that should be considered when acting upon the application, the objector shall furnish the additional data it believes should be considered.

(c) All materials required under this subsection shall be served upon the commissioner and the applicant not later than 6 days in advance of the scheduled hearing.

(d) Unless controverted by materials received in accordance with this subsection, all information contained in an application shall be deemed to be uncontested. However, nothing in this subsection shall prevent any person giving notice under subsection (4) from engaging in a general discussion of the needs of the community to be served by the applicant or other considerations of public policy.

(6) CONDUCT OF PUBLIC HEARINGS. (a) Unless excused by the commissioner, all persons responsible for the preparation of the application shall be in attendance at the hearing and available for examination.

(b) Cross or adverse examination may be permitted only to the extent to which the commissioner deems necessary to fully disclose disputed material facts.

(c) The presentation made by each party may take such format as the party chooses. Unless additional time is allotted by the hearing officer under exceptional circumstances:

1. The applicant will be allowed 2 hours in which to make its presentation.

2. Objectors will be allowed a total of 2 hours in which to make their presentation.

3. At the conclusion of the presentation of the objectors the applicant will be allowed 30 minutes for rebuttal.

(d) Upon completion of the presentations by the applicant and any objectors, representatives of the commissioner's office may examine any witness or the author of any study submitted in connection with the application, to the extent that such representative deems necessary.

(e) Any party may present visual aids depicting information contained in written materials filed with the commissioner. The commissioner may mark visual aids for reference, but may dispose of any visual aid after all rights to appeal the commissioner's decision on the application have been waived or have lapsed.

(f) At the conclusion of a hearing at which an application is contested, each party will be afforded 14 days in which to submit briefs in summation. Unless requested by the commissioner, no new evidence may be submitted to the commissioner after the conclusion of the hearing.

(7) **PARTIES OF RECORD TO BE FURNISHED WITH SUPPLEMENTARY MATERIALS.** Unless otherwise directed by the commissioner, each party submitting materials to the commissioner pertaining to an application on file shall serve copies of such materials upon all other parties of record.

History: Cr. Register, December, 1975, No. 240, eff. 1-1-76.

S-L 1.05 Petition for rules. Petitions for rules are governed by section 227.015 of the statutes.

History: Cr. Register, December, 1975, No. 240, eff. 1-1-76.

S-L 1.07 Declaratory rulings. Declaratory rulings are governed by section 227.06 of the statutes.

History: Cr. Register, December, 1975, No. 240, eff. 1-1-76.

S-L 1.09 Complaints against association. (1) **WHERE TO COMPLAIN.** Any person who has a complaint against a savings and loan association doing business in this state and has been unable to resolve the matter to his satisfaction after discussing his complaint with the management of the association involved may complain to the office of commissioner of savings and loan in person, in writing, or by telephoning the office at (608) 266-1821.

(2) **CONTENTS OF WRITTEN COMPLAINTS.** Written complaints to the commissioner must contain:

- (a) The name and address of the complainant.
- (b) The name of the association or person complained of.
- (c) A concise statement of the facts underlying the complaint.
- (d) A request for specific action by the commissioner.

(e) Whenever possible, if the complainant has discussed the matter with a representative of the association, the names of those persons at the association with whom the complainant has discussed the complaint.

(3) **PROCEDURE UPON RECEIPT OF A WRITTEN COMPLAINT.** (a) Upon receiving a written complaint the commissioner shall review the charges. If the respondent is an association which has, with other financial institutions, formed a board to hear complaints, the commissioner may refer the complaint to such board, provided that no officer, director or employee of the association complained against participates as a member of the board in processing the complaint. If there is no such board, or if after using the complaint board the complainant or the respondent seeks further aid from the commissioner's office, the commissioner shall investigate the complaint.

(b) If after the investigation the commissioner finds probable cause to believe that there has been a violation of an administrative rule promulgated by the commissioner's office or of any provision of chapter 215 of the statutes, he shall forward a copy of the complaint to the respondent and immediately endeavor to correct the probable violation by conference, conciliation, persuasion or order. If the commissioner determines that conference, conciliation, persuasion or order have corrected the alleged violation, he shall dismiss the complaint and so notify the parties. However, if the commissioner

Register, December, 1975, No. 240

determines that efforts at conference, conciliation, persuasion and supervisory orders have been unsuccessful in correcting the alleged violation, he may proceed to hold a hearing on the complaint. After such a hearing the commissioner shall make written findings of fact and conclusions of law, and may make such orders as he deems just and reasonable.

(c) If after investigation the commissioner finds probable cause that there has been a violation of a law or rule enforced or administered by another person or agency, he shall forward a copy of the complaint and a summary of his investigation to that person or agency, and shall take such follow-up action as he may deem appropriate.

(d) If after investigation the commissioner finds no probable cause, or when he refers a complaint for action by another person or agency, he shall so notify the complainant and the respondent.

History: Cr. Register, December, 1975, No. 240, eff. 1-1-76.

S-L 1.11 Hearings on alleged code or statute violations. (1) SCOPE AND COVERAGE. This section applies only to these hearings instituted by the commissioner on complaint or otherwise to determine whether there has been a violation of chapter 215 of the statutes or of an order or rule promulgated thereunder.

(2) **NOTICE REQUIREMENTS.** In addition to those items specified in S-L 1.01 (4), the notice of hearing shall:

(a) State with reasonable particularity the reason of the complaint and the allegations made; and

(b) Notify the respondent that it must answer the allegations in writing not less than 10 days before the hearing.

(3) **ANSWER REQUIRED.** (a) The respondent shall answer all allegations in writing. The answer must contain:

1. A specific denial of each of the allegations which are controverted by the respondent; and

2. A statement of any new matter constituting a defense.

(b) Unless the time within which an answer must be filed is extended for good cause shown, each material allegation which is not controverted in a written answer filed within 10 days of the hearing shall be taken as true.

(4) **SCHEDULING OF HEARINGS.** Hearings shall be convened not more than 60 days nor less than 30 days from the date notice of hearing is served upon the parties.

History: Cr. Register, December, 1975, No. 240, eff. 1-1-76.

S-L 1.13 Communications with members. (1) MEMBERS' RIGHT TO COMMUNICATE. (a) Although under section 215.08 (9) of the statutes, no person may be furnished with a partial or complete list of members, each member of a mutual savings and loan association shall have the right to communicate with other members of the association as provided in this section.

(b) This section does not apply to any communication which:

Register, December, 1975, No. 240

1. Without expressed factual foundation, impugns character, integrity or personal reputation, makes charges concerning improper or immoral conduct, or makes statements impugning the stability or soundness of the association; or

2. Is not significantly related to the business of the association.

(2) NOTICE TO THE ASSOCIATION. (a) A member wishing to communicate with other members under this section shall furnish the association with a signed request containing:

1. The requesting member's full name and address;

2. The nature and extent of his interest in the association;

3. A statement of the reasons for and the purposes of the communication requested;

4. A copy of the proposed communication; and

5. The date of any scheduled meeting of members at which the subject of the correspondence is expected to be presented for consideration.

(b) The request required in paragraph (a) must be furnished to the association:

1. Not less than 30 days before an annual meeting, if the subject of the correspondence is to be presented for consideration at the annual meeting.

2. Not less than 30 days before a special meeting, if the subject of the correspondence is to be presented for consideration at the special meeting.

(3) ASSOCIATION'S ACTION UPON RECEIVING NOTICE. (a) Within 5 days after receiving a request under subsection (2), the association shall notify the requestor of:

1. The number of members of the association and the estimated cost that would be incurred by the association in handling and mailing the proposed communication; or

2. The association's decision not to honor the request because the request fails to comply with the requirements of this section or because the proposed communication is not within the scope of this section, stating the rationale in support of its decision.

(b) If circumstances beyond the control of the association are anticipated to prevent mailing of the proposed communication in time for it to be received by members prior to a particular meeting indicated by the requestor under subsection (2) (a), the association shall so notify the requestor at the earliest possible time.

(c) Unless the association has notified the requestor that it will not honor the request, the association shall, upon receiving a sufficient number of copies of the communication and payment sufficient to defray the association's estimated cost of handling and mailing, mail the communication to all of its members at the earliest practicable date or at such later date as the requestor may specify.

(4) REVIEW BY THE COMMISSIONER. Upon request of any member or association the commissioner may review the appropriateness of form, content, frequency, subject or method of mailing any correspondence under this section, as well as the estimated cost of handling and mailing.

History: Cr. Register, December, 1975, No. 240, eff. 1-1-76.