

**Title 11--DEPARTMENT OF PUBLIC SAFETY
Division 45--Missouri Gaming Commission
Chapter 8—Accounting Records and Procedures; Audits**

PROPOSED AMENDMENT

11 CSR 45-8.140 Application and Verification Procedures for Granting Credit. The commission is amending section (4) and adding new sections (5) and (6).

PURPOSE: This amendment changes regulatory procedures for the Class B licensees to follow regarding standards for establishing lines of credit.

(4) Prior to a Class B licensee's approval of a person's credit limit, an employee of the credit department or other employee as designated in the Class B licensee's internal control system shall—

(C) Perform a credit check and apply usual standards to determine the dollar amount of credit for which the person qualifies. *[If the person does not qualify for at least a ten thousand dollar (\$10,000) line of credit, the application shall be denied];*

(5) A person's credit worthiness shall be based on the amount of funds in the person's demand deposit account or accounts including any checking account and savings account.

(6) If the person's credit worthiness is ten thousand dollars (\$10,000) or more, the Class B Licensee may accept a credit instrument of more than ten thousand dollars (\$10,000) only if the qualified person's creditworthiness is equal to or in excess of the amount of the credit instrument. If the person's credit worthiness is less than ten thousand dollars (\$10,000), the Class B Licensee may only accept credit instruments that are equal to or less than half the amount of the person's creditworthiness.

AUTHORITY: section 313.004, RSMo 2000, and sections 313.800, 313.805, 313.812, 313.817, and 313.830, RSMo Supp. 2014, and 313.930, RSMo (SB 833, Second Regular Session, Ninety-eighth General Assembly, 2016). Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expired Feb. 26, 2015. Original rule filed July 31, 2014, effective Feb. 28, 2015. Emergency amendment filed July 28, 2016, effective Aug. 28, 2016, expires Feb. 23, 2017. Amended: Filed July 28, 2016.

PUBLIC COST: This proposed amendment will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the aggregate.

PRIVATE COST: This proposed amendment will not cost private entities more than five hundred dollars (\$500) in the aggregate.

NOTICE OF PUBLIC HEARING AND NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed amendment with the Missouri Gaming Commission, PO Box 1847, Jefferson City, MO 65102. To be considered, comments must be received within thirty (30) days after publication of this notice in the Missouri Register. A public hearing is scheduled for Tuesday, October 4, at 10:30 a.m., in the Missouri Gaming Commission's Hearing Room, 3417 Knipp Drive, Jefferson City, Missouri.