**Section 910.30 Hearings: Purpose; Notice; Location; Procedures**

a) Subsequent to the timely delivery by the Appellant to the Authority of the notice of appeal pursuant to 14 Ill. Adm. Code 900.20(a)(6), and the designation of the hearing officer by the Board pursuant to 14 Ill. Adm. Code 900.20(a)(7), a hearing shall be conducted for the purpose of reviewing the basis for the Staff's denial of eligibility of an applicant banking organization to participate in the programs of the Authority, or the basis for the Staff's issuance to a participating bank of the notice of intent to revoke such eligibility, and the basis for the appeal as set forth by the Appellant.

b) The hearing shall be initiated by the issuance of a notice of hearing by the hearing officer. Said notice shall be given to the Appellant and the executive director not less than five (5) days prior to the scheduled date of the hearing.

c) The notice of hearing shall be a written statement setting forth, but not limited to, the following information:

1) The name and address of the Appellant;

2) The date, time and place of the hearing;

3) A clear and concise statement of the matters to be addressed at the hearing, along with a reference to the section of the Act and the Authority's rules involved; and

4) The name and address of the hearing officer.

d) The hearing officer shall establish the date, time and place of the hearing and shall endeavor to do so upon consultation with Appellant and the executive director. The hearing shall commence within ninety (90) days after receipt by the Authority of the notice of appeal, unless continued to a later date pursuant to Section 910.60 of this Part. If the hearing is not so commenced by such date, the appeal shall be deemed denied as of the last date such hearing could have been conducted hereunder.

e) The hearing shall be presided over and conducted by the hearing officer. The executive director, or his designee, shall be the representative of the Staff at the hearing and shall appear and participate at the hearing in such capacity.

f) Appearances by and participation of Appellants at the hearing shall be subject to the following:

1) An Appellant who files a notice of appeal need not be represented by an attorney at the hearing;

2) No one may appear and participate at the hearing in a representative capacity on behalf of the Appellant unless licensed to practice law;

3) A partnership Appellant may appear and participate at the hearing pro se by a partner; and

4) A corporate Appellant may appear and participate at the hearing pro se by an officer or director.

g) If a partnership or corporate Appellant does not offer the testimony of a partner, officer or director at the hearing, the representative or the Staff may call such partner, officer or director of such Appellant who may be examined as if under cross-examination.

h) The hearing shall be recorded by a suitable electronic method, unless Appellant furnishes, at its own expense, a certified shorthand or court reporter.

i) Within ninety (90) days of the completion of the hearing, the hearing officer shall submit a written recommendation, together with proposed findings of fact and conclusions of law, to the Board pursuant to 14 Ill. Adm. code 900.20(a)(7), and the Board shall thereupon render a decision in the manner and within the time set forth in 14 Ill. Adm. Code 900.20(a)(7). Such decision shall constitute the final administrative decision of the Authority for purposes of judicial review as set forth in Section 910.70 of this Part.