**Section 160.20 Transaction Register**

a) The Transaction Register shall contain the original entry and be a permanent record. It shall show for every transaction the account number, date of transaction, nature of security, type and cost of insurance and amount of fees.

b) It shall show the amount financed, finance charge, annual percentage rate, itemization of all other charges not specified in subsection (a), schedule of payments, and total of payments which will include all charges.

c) The Register shall be kept numerically by number of transactions in the order made and shall have proper headings for the items required.

d) The Transaction Register shall be maintained in a form accessible to the Department and a licensee may maintain these files in any medium or format which accurately reproduces original documents or papers.

(Source: Amended at 47 Ill. Reg. 9324, effective June 20, 2023)