**Section 1010.140** **Licensee Website and Toll-Free Telephone Service**

Each licensee shall maintain a secured-access website and toll-free telephone service consistent with the provisions of Sections 5-55 and 5-65 of the Act. The secured-access website and toll-free telephone service shall, at a minimum, provide borrowers and cosigners with capabilities reasonably adequate for efficiently handling communications, questions, and other matters relating to an existing loan. In determining whether the secured-accessed website and toll-free telephone service are provided in a reasonably adequate manner, the Director will consider consumer complaints received regarding the licensee and information obtained from examinations conducted and reports filed pursuant to the Act.