61-22.6(537) Sanctions. The following sanctions are available to the administrator for use against creditors and debt collectors who are not in compliance with the notification and fees section. These sanctions are cumulative.
22.6(1) Late charge. The administrator may collect a late charge of $\$ 75$ from any party subject to Iowa Code sections 537.6201 to 537.6203 who has failed to pay the required fees in full within 30 days after their due date.
22.6(2) Civil action. The administrator may bring a civil action against parties subject to Iowa Code sections 537.6201 to 537.6203 who have failed to file a notification statement or to timely pay their fees in full pursuant to Iowa Code section 537.6113(3). The administrator may request the fees owed, interest on those fees at a rate of 7 percent per annum, the reasonable costs of bringing the action and a civil penalty.

