



*A report of issues and topics of interest to Money Service Businesses licensed and registered by the Department of Banking and Finance*

January to March 2007, Volume 3, Issue #1

*(This Newsletter is a quarterly publication containing topics of interest to the categories of MSBs regulated by the Georgia Department of Banking and Finance. We hope that you will find this publication to be informative and valuable for providing information about the issues affecting your industry. If there are any issues you would like for the Department to highlight or address in future editions, please e-mail your questions or suggestions to [dbfmort@dbf.state.ga.us](mailto:dbfmort@dbf.state.ga.us).)*

## REGULATORY MATTERS

### Quarterly Reporting: Check Sellers and Money Transmitters

It is time once again to provide Quarterly Report information. As with the last reporting period, these reports must be made by the licensee on-line. No electronic submissions to this office will be accepted, with the exception of the initial file submitted when a licensee is first approved.

Passwords to the system are provided in a letter notifying licensees of the new process. You may change the password at any time. Quarterly notifications are being sent to each licensee, but once users are familiar with the system and have established their own passwords, the quarterly hardcopy notifications may be suspended - licensees will be notified by e-mail only. Please make certain your e-mail on file is correct!

Note the screens below. Direct links are available from the Department's MSB website:

[http://www.ganet.org/dbf/other\\_forms.html](http://www.ganet.org/dbf/other_forms.html)

| QUARTERLY REPORTING FORMS: Sale of Check Companies & Money Transmitters             |  |
|---|--|
| >>  | <a href="#">Quarterly Report for Sale of Check Licensees</a> - Online Link     |
| >>  | <a href="#">Quarterly Report for Money Transmitter Licensees</a> - Online Link |
|  |  |
| >> Laws, Regulations and Other Forms  |  |

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### REGULATORY MATTERS

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Or you may use the links noted for each type:

The websites are:

- <https://bkgfin.dbf.state.ga.us/MTQtrReport.html> for Money Transmitters, and:
- <https://bkgfin.dbf.state.ga.us/CSQtrReport.html> for licensed Check Cashers.



## New MSB Personnel and a Farewell

The Department would like to let you know that Tervinia Mitchiner, who worked with our Check Seller and Money Transmitter Licensees for many years, retired as of December 31, 2006. We wish her well in her retirement. She was very valuable to the Department in the administration of this area.

We would also like to introduce our newest members of the MSB staff, new to this area, but veterans with the Department.

Ms. Teresa Koeppel and Mr. Peter Lisowski both join the MSB section of the Non-Depository Financial Institutions Division after having served with the Mortgage Section. Teresa will assume those duties held by Ms. Mitchiner, and both Teresa and Peter will conduct examinations of licensees. Both are valued additions to the MSB staff, and please feel free to contact them should you have any questions.

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## IN THE NEWS

### Mail Order Scam

There is an old mail order scam that has been resurrected in the 21st Century. If you look closely at many of the small town newspapers you will see several ads in the Help Wanted section stating "Make Up To \$1,000 a Week Working From Your Home!!!! Part-time!!!!". When you contact the telephone number in the ad, you'll call into a voice answering machine requiring that you leave your telephone number, name, and e-mail address. You are then contacted and given the following instructions via e-mail:

☞☞☞

*"The job we offer is dealing with mail.*

- 1. Receive the correspondence (i.e. check/goods/items) from our clients to your home address and ship it further according to our manager's instructions;*
- 2. Report to our manager of every delivered parcel or of every received check (every candidate will be included in manager's lists)*
- 3. Repack received items following the instructions our manager will send to you.*
- 4. Receive money from our company for shipping and payment for each shipped out package. Money transfer method described below. We offer \$24 for each shipped out box and 5% of each Money Order. It would be better if you cash checks at a cashing location rather than a bank.*
- 5. Fill in the forms and papers as it will be*

*shown in our manager's instructions (you will receive an e-mail instruction for each box).*

*6. Ship the package out using the specified shipping method (at this moment we mainly use EMS. Every USPS office can ship it with EMS Global Express/)*

*7. Receive and cash Money Orders and Cashiers Checks.*

*8. Transfer the money by Western Union to our company (our manager will give you the transfer address).*

*9. Check your e-mail 5-6 times a day"*

☞☞☞

The preceding instructions were copied verbatim from an e-mail sent to an individual answering one of the newspaper ads. There are several red-flags that alerted the individual that his proposed employment was probably furthering criminal activities.

First, after the initial contact, the proposed employee was only to be contacted via e-mail.

Second, the job consisted of receiving goods mailed to their home, taking the goods out of their old boxes and putting them into new boxes; or taking off the old address labels and putting on new address labels; and/or cashing checks or money orders and buying new money orders with that money and shipping the money and boxes out.

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Third, the proposed employee is discouraged from cashing the checks or money orders at a bank, but is instead encouraged to cash the check or money orders at a cashing location (i.e., a liquor store, grocery store, convenience store, or stand alone check cashing business).

Fourth, the "ship to" location is to another country such as Gambia, Ghana, Nigeria, Liberia, Ethiopia, Croatia, Russia, Ukraine, or Romania.

What is actually happening seems to be the following. A criminal ring (2 or more people), go on-line and bid on goods from legitimate people from several of the on-line auction sites. When the criminals win the bids, they contact the seller through e-mail and offer to buy the goods with a money order or check that is for more than the amount requested. They will offer several excuses that seem reasonable (i.e., I can only buy the money order or check in round hundred dollar amounts) to entice the seller into accepting this suspicious transaction. They will then ask the seller to ship the goods to an address (the prospective employee), along with a money order or check (sometimes in the name of the prospective employee, but also in the name of the company or person perpetuating the fraud) for the difference between the money order sent and the actual cost of the goods purchased (plus the shipping and handling charges). The on-line auction seller then ships the goods and new money order to the prospective employees address. The prospective employee then cashes the money order (in their name), buys a new money order (in their name), and ships it and the goods from their address. A couple of days later, the on-line seller learns that the money order they accepted is fraudulent and they contact the police. The police track the shipped goods to the prospective employee. The goods and money have already been shipped (usually overseas) and the only person the police have is the prospective employee.

Prospective employees in this scam can protect themselves by refusing to get involved. Refusing to allow their good names or addresses to be used in the above described manner can prevent the these criminals from perpetuating this type of fraud.

Check cashers can help protect themselves by

understanding where they are involved in these types of transactions. The perpetrators encourage their patsy "employees" to take the money orders and checks to check cashers instead of banks. The main reason is the belief that a bank would ask more detailed questions about the transaction. A check casher should also ask detailed questions about any suspicious transaction, including;

1. Are you the person named on the check (require picture ID to prove it);
2. What is the check for? (Especially if it's not an easily identified social security check, paycheck, or income tax check.
3. How long have you been working at the company?
4. If the person cashing the check is not the person named on the check, ask why they are cashing it, and under what legal right are they cashing it?

Check cashers are reminded that they are not legally required to cash every check presented to them for payment. They are entitled to refuse to cash a check (any check) if they are uncomfortable with the perceived risk.

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### FinCEN News

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FOR IMMEDIATE RELEASE

December 4, 2006

FinCEN Announces Launch of FinCEN Updates E-mail Subscription News Service The Financial Crimes Enforcement Network (FinCEN) today announced the launch of FinCEN Updates - a new, free e-mail subscription management service designed to keep the financial industry, the media and the public informed of news, rulemakings, advisories and other developments at FinCEN. This new secure e-mail subscription management service permits users to customize their updates, which enables them to receive e-mails related to the topics to which they have subscribed. FinCEN Updates allows users to choose their subscription preferences. Subscription items include advisories, guidance, news releases, rulings, enforcement actions, and current career opportunities at FinCEN. Users can add or delete subscription items themselves, and have the option to password protect their accounts for increased security. Users can opt to have FinCEN Updates sent

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immediately, daily, weekly, or monthly to their e-mail accounts or directly to a wireless device. FinCEN selected the GovDelivery® E-Mail Subscription Management service to monitor designated website content and to send an e-mail to alert subscribers when there is new information posted on FinCEN's public websites. Subscribers

will receive e-mails from the Financial Crimes Enforcement Network at the address [fincenupdates@govdelivery.com](mailto:fincenupdates@govdelivery.com). To subscribe to FinCEN Updates, visit FinCEN's website at [www.fincen.gov](http://www.fincen.gov) or subscribe directly at [http://service.govdelivery.com/service/multi\\_subscribe.html?code=USFINCEN](http://service.govdelivery.com/service/multi_subscribe.html?code=USFINCEN).

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### Suspicious Activity Reports

Financial Crimes Enforcement Network (FinCEN) has revised Form TD F 90-22.56, Suspicious Activity Report by Money Services Business, to simplify the reporting process. The new report is FinCEN Form 109, Suspicious Activity Report by Money Services Business, and is effective for use on, **BUT NOT BEFORE**, March 31, 2007. The current form, TD F 90-22.56, **will not be accepted** by the Enterprise Computing Center-Detroit after September 30, 2007. The ability to file FinCEN Form 109 using E-Filing, or electronic filing, is currently being finalized, as are the Magnetic Media Specifications. The revised SAR-MSB may be found at [www.msb.gov](http://www.msb.gov) under "What's New". Be sure to include the form's instructions, as these contain critical "How to" information for completing the form. Any questions regarding the revised format may be directed to the BSA Forms Manager via the FinCEN Helpline at 1-800-949-2732.

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### CUSTOMER SERVICE GEORGIA

Governor Sonny Perdue has a campaign to put new emphasis on customer service, emphasizing easier access to government services, faster processes so customers can get business done quickly, and friendlier service in a customer-focused, goal-oriented culture. It is the Department's goal to provide excellent customer service, meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals for going above and beyond in serving our customers during the past quarter:



**Larry Shelley—Supervisory Manager—Mortgage Regulation:** Larry received an e-mail this month from a customer saying: *"Your help is appreciated. Here is your gold star for being the first of all states to call me back. You are great!"*

**Bob Bauguss, Assistant Financial Examiner-Mortgage (Non-Depository Financial Institutions Division):** Bob received a letter from a customer stating: *"I wanted to take a moment to thank you for all of your help in the last few days with questions that I have had. You have been a vital source of information for us, and also so kind and encouraging. Again, I want to express my sincere appreciation for all of the help that you have given us. I genuinely hope that the Department of Banking and Finance realizes what a strong asset they have in you."*

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### **CONGRATULATIONS AND GREAT JOB!!**

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*The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers, lenders, and processors, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.*

*Our **MISSION** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.*

*Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

## 2007 State Holidays

*The following is a list of State Holidays when the Capitol and all State agencies will be closed in 2007.*

| HOLIDAY                           | DATE / OBSERVANCE DATE                                       |
|-----------------------------------|--|
| New Year's Day                    | Monday, January 1  |
| Martin Luther King Jr.'s Birthday | Monday, January 15   |
| Confederate Memorial Day          | Monday, April 23   |
| Memorial Day                      | Monday, May 28   |
| Independence Day                  | Wednesday, July 4  |
| Labor Day                         | Monday, September 3  |
| Columbus Day                      | Monday, October 8  |
| Veterans' Day                     | November 11 - <i>will be observed on Monday, November 12</i> |
| Thanksgiving Day                  | Thursday, November 22  |
| Robert E. Lee's Birthday          | January 19 ~ <i>will be observed on Friday, November 23</i>  |
| Christmas Day                     | Tuesday, December 25   |
| Washington's Birthday             | February 19 ~ <i>will be observed on Monday, December 24</i> |

## **ACTION ON APPLICATIONS DURING THE PREVIOUS QUARTER**

### APPROVED CHECK CASHERS (License/Registration)

| Lic#  | Company Name                   | DBA                       | CITY         | Type | Approved |
|-------|--------------------------------|---------------------------|--------------|------|----------|
| 21751 | Krishna, Inc.                  | Bob's Package Store       | Bonaire      | L    | 10/03/06 |
| 21900 | SSJVP, Inc.                    | Henry County BP 2         | McDonough    | L    | 10/03/06 |
| 21907 | Nur Enterprises #2, Inc.       | Stop N Shop Food Mart #2  | College Park | L    | 10/03/06 |
| 21878 | Gulam Hussain Inc.             | Best Food Mart            | Tucker       | R    | 10/05/06 |
| 21880 | Atlanta Partners Inc.          | Windsor Supermarket       | Atlanta      | R    | 10/05/06 |
| 21881 | Guzman, Carlos                 | Pantry Shelf              | Lyons        | R    | 10/05/06 |
| 21906 | Hernandez, Alfredo             | Hernandez Tienda Mexicana | Carrollton   | R    | 10/05/06 |
| 21923 | Tony's Food Mart, Inc.         | Tony's Food Mart          | Covington    | R    | 10/12/06 |
| 21742 | Atkinson Pawn & Gun Shop, Inc. | Atkinson Pawn & Gun       | Hortense     | R    | 10/13/06 |



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| Lic#  | Company Name                         | DBA                                     | CITY           | Type | Approved |
|-------|--------------------------------------|---|----------------|------|----------|
| 21918 | SRMVP, Inc.                          | Stockbridge Raceway                     | Stockbridge    | L    | 10/13/06 |
| 21690 | Andres, Santiago                     | Tienda Quate Latino                     | Cornelia       | R    | 10/17/06 |
| 21944 | Super Empire, LLC                    | Super Coin Laundry                      | Marietta       | R    | 10/17/06 |
| 21945 | F.P., LLC                            | ABC Package Store                       | Dalton         | R    | 10/17/06 |
| 21934 | Alexander, Nicholas C.               | Alexander Check Cashing                 | Tybee Island   | L    | 10/20/06 |
| 21917 | M&M Convenience Incorporated         | Busy Bee Grocery                        | Atlanta        | L    | 10/24/06 |
| 21925 | Dollar Check Cashing, Inc.           | Dollar Check Cashing                    | Jonesboro      | L    | 10/24/06 |
| 21943 | MS&J, Inc.                           | Don Tree                                | Norcross       | L    | 10/24/06 |
| 21946 | Green & Green Enterprises, LLC       | Green's Check Cashing                   | Athens         | L    | 10/24/06 |
| 21947 | Bano & Sons, Inc.                    | Hapeville Mart                          | Hapeville      | L    | 10/24/06 |
| 21965 | Adulis, Inc.                         | Midway Package Store                    | Decatur        | R    | 10/24/06 |
| 21901 | Dhaliwal & Associates, Inc.          | Country Convenience                     | Baxley         | L    | 10/27/06 |
| 21987 | B&K Group, Inc.                      | Big John's Package                      | Stone Mountain | L    | 10/27/06 |
| 21994 | Plaza del Toro, Inc.                 | Plaza del Toro                          | Gainesville    | R    | 10/31/06 |
| 21771 | Reyes, R. N.                         | Tienda Latina                           | LaGrange       | R    | 11/02/06 |
| 21942 | Kim, Byong C.                        | Super Check Cash                        | Lithonia       | L    | 11/02/06 |
| 21995 | Zish Enterprises, LLC                | Quick Cash 2                            | Atlanta        | L    | 11/02/06 |
| 21996 | Kaur, Inc.                           | County Line One Stop                    | Roopville      | R    | 11/02/06 |
| 21997 | Burkhalter Grocery, Inc.             | Burkhalter Galaxy                       | Glennville     | L    | 11/02/06 |
| 21998 | S. T. Food Store, Inc.               | S. T. Food Store                        | Augusta        | L    | 11/02/06 |
| 22004 | Shree KS Group, Inc.                 | Don's Superette                         | Covington      | R    | 11/03/06 |
| 22007 | Nehal, Inc.                          | Byron Citgo                             | Byron          | L    | 11/13/06 |
| 22024 | W.W.K. Enterprises, Inc.             | Atlanta Best Check Cashier              | Atlanta        | L    | 11/13/06 |
| 22025 | Miras, Inc.                          | Package Depot                           | Fairburn       | R    | 11/13/06 |
| 22026 | Sule, Inc.                           | El Don Juan #2                          | Garden City    | L    | 11/13/06 |
| 22027 | Akshat Beverage, Inc.                | Rooster's Package                       | Columbus       | R    | 11/13/06 |
| 22029 | Hwang's Enterprises, Inc.            | J's Beverage Depot                      | Roswell        | L    | 11/16/06 |
| 22030 | CMN, Inc.                            | Cotton Patch Quick Stop                 | Hazlehurst     | R    | 11/16/06 |
| 22059 | Z's International, Inc.              | BP Food Mart                            | Social Circle  | R    | 11/29/06 |
| 22057 | V & V of Fort Valley, Inc.           | Sky Beverages                           | Fort Valley    | L    | 11/30/06 |
| 22058 | Shiv Ganesh, Inc.                    | Bunky's Sunoco                          | Brunswick      | L    | 11/30/06 |
| 22031 | Trimax Financial Services, Inc.      | Trimax Financial Services               | Tucker         | L    | 12/05/06 |
| 22060 | Best Check Cashing, LLC              | Best Check Cashing                      | Stone Mountain | L    | 12/05/06 |
| 22074 | Kim, Jong U.                         | EZ Check Cashing                        | Doraville      | L    | 12/07/06 |
| 22082 | FGW, Inc.                            | Mike's Check Cashing                    | Douglas        | L    | 12/07/06 |
| 22091 | Casey's, Inc.                        | Casey's Food Store                      | Cedartown      | R    | 12/08/06 |
| 22093 | P&E Title Pawn & Check Cashing, Inc. | Mr. Money                               | Lilburn        | L    | 12/12/06 |
| 22103 | W. R. Davis Business Services, Inc.  | Davis Income Tax and Accounting Service | Milledgeville  | L    | 12/13/06 |
| 22105 | Banuestra Financial Corporation      | Banuestra                               | Roswell        | L    | 12/14/06 |
| 22106 | Lopez, Alberto                       | Lopez Tax Service and Check Cashing     | Palmetto       | L    | 12/15/06 |
| 22109 | Lambis, LLC                          | Lambis Check Cashing                    | Lilburn        | L    | 12/20/06 |
| Total |                                      | 50                                      |                |      |          |

R=Registrant L=Full Service

**EXPIRED/CLOSED CHECK CASHERS (License/Registration)**

| Lic#  | Applicant                           | City           | BeginBusiness | Type | Closed     |
|-------|-------------------------------------|----------------|---------------|------|------------|
| 9348  | Richard Fuller                      | LaGrange       | 06/12/1991    | RD   | 09/30/2006 |
| 9350  | Joseph Colbert, Jr.                 | Marietta       | 07/15/1991    | LD   | 09/30/2006 |
| 12665 | Piggly Wiggly Retail Stores, Inc.   | Glennville     | 08/04/1997    | RD   | 09/30/2006 |
| 12954 | Ray's All American Food Store, Inc. | Atlanta        | 10/17/1997    | LD   | 09/30/2006 |
| 13034 | First Cash Services, Inc.           | Douglasville   | 12/01/1997    | LD   | 09/30/2006 |
| 14228 | Andres Uriostegui                   | Smyrna         | 12/21/1998    | LD   | 09/30/2006 |
| 14748 | Hemkunt Investments, Inc.           | Gainesville    | 06/01/1999    | RD   | 09/30/2006 |
| 15331 | BIP Checks, Inc.                    | Forest Park    | 01/04/2000    | LD   | 09/30/2006 |
| 16135 | Kyung T. Kim                        | Atlanta        | 10/06/2000    | LD   | 09/30/2006 |
| 16806 | PBVN, Inc.                          | Conley         | 09/17/2001    | LD   | 09/30/2006 |
| 17216 | PIB JCB Norcross, LLC               | Norcross       | 03/28/2002    | LD   | 09/30/2006 |
| 17443 | US Investment Group, Inc.           | Buford         | 06/14/2002    | RD   | 09/30/2006 |
| 17479 | Nelms, Daniel Shannon               | Waverly Hall   | 06/27/2002    | LD   | 09/30/2006 |
| 18716 | KSMA, Inc.                          | Gainesville    | 08/13/2003    | RD   | 09/30/2006 |
| 19324 | Hightower Concepts, Inc.            | Lawrenceville  | 04/15/2004    | LD   | 09/30/2006 |
| 19690 | Southern Heritage Holdings, Inc.    | LaGrange       | 08/16/2004    | RD   | 09/30/2006 |
| 19785 | Shriji Saheb Business, Inc.         | Warrenton      | 12/17/2004    | RD   | 09/30/2006 |
| 19838 | Bcom Rich, Inc.                     | Tallapoosa     | 10/08/2004    | RD   | 09/30/2006 |
| 19927 | Grajales, Luis E                    | LaGrange       | 11/09/2004    | LD   | 09/30/2006 |
| 19996 | Yu, Chun Sik                        | Atlanta        | 12/09/2004    | RD   | 09/30/2006 |
| 20241 | Sanky's, Inc.                       | Dawsonville    | 03/22/2005    | LD   | 09/30/2006 |
| 20486 | Shayona, Inc.                       | Statham        | 06/06/2005    | RD   | 09/30/2006 |
| 20565 | Sunshine Express Services, Inc.     | Alpharetta     | 07/07/2005    | LD   | 09/30/2006 |
| 20664 | Golden Bottle Shop, Inc.            | Winder         | 08/02/2005    | RD   | 09/30/2006 |
| 20695 | First Class Mart, LLC               | Lithia Springs | 08/15/2005    | LD   | 09/30/2006 |
| 20707 | Han, Kwi Suk                        | Augusta        | 08/19/2005    | RD   | 09/30/2006 |
| 20740 | Smart Financial of Georgia, Inc.    | Newnan         | 08/29/2005    | LD   | 09/30/2006 |
| 20828 | Reynolds, Jamal Kaleigh             | Albany         | 09/23/2005    | LD   | 09/30/2006 |
| 20860 | C First, Inc.                       | Dallas         | 09/30/2005    | RD   | 09/30/2006 |
| 20894 | Chen, Jen Kuei                      | Doraville      | 10/20/2005    | LD   | 09/30/2006 |
| 20907 | Issak, Thomas                       | Atlanta        | 10/21/2005    | RD   | 09/30/2006 |
| 20959 | Wilson, Albert Carlyes              | Conley         | 11/15/2005    | LD   | 09/30/2006 |
| 21104 | Speedy Check Cashing, Inc.          | Clarkston      | 01/05/2006    | LD   | 09/30/2006 |
| 21142 | EasyPay80, Incorporated             | Atlanta        | 01/24/2006    | LD   | 09/30/2006 |
| 21147 | Fuerza Latina, Inc.                 | Atlanta        | 01/27/2006    | LD   | 09/30/2006 |
| 21216 | S.E.L. Ventures, LLC                | Forest Park    | 02/07/2006    | LD   | 09/30/2006 |
| 21238 | ABC Highway 53 Package Store, LLC   | Calhoun        | 02/17/2006    | RD   | 09/30/2006 |
| 21330 | Santok Group, Inc.                  | Cartersville   | 03/20/2006    | LD   | 09/30/2006 |
| 21331 | Servimex, Inc.                      | Norcross       | 03/17/2006    | LD   | 09/30/2006 |
| 21401 | McDaniel Mart Corporation           | Duluth         | 04/10/2006    | RD   | 09/30/2006 |
| 21437 | Hope Tax Service, LLC               | Atlanta        | 04/27/2006    | LD   | 09/30/2006 |
| 21483 | ARB Check Cashers                   | Atlanta        | 05/08/2006    | LD   | 09/30/2006 |
| 21561 | Choice Check Cashing, Inc.          | Norcross       | 06/01/2006    | LD   | 09/30/2006 |



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| Lic#  | Applicant                       | City      | BeginBusiness | Type | Closed     |
|-------|---------------------------------|-----------|---------------|------|------------|
| 16050 | Park's Family Supermarket, Inc. | Atlanta   | 08/16/2000    | RD   | 10/01/2006 |
| 20521 | Gbadebo, Adesola                | Decatur   | 06/23/2005    | RD   | 10/01/2006 |
| 20668 | Enterprise 2850, LLC            | Atlanta   | 08/02/2005    | RD   | 10/01/2006 |
| 17814 | Majth Management, LLC           | Pelham    | 09/25/2002    | LD   | 10/11/2006 |
| 20896 | A-1 Enterprises, Inc.           | Covington | 10/20/2005    | RD   | 11/03/2006 |
| 21752 | New Star Investment, LLC        | Doraville | 08/10/2006    | LD   | 12/01/2006 |
| 18522 | Ho, Tam                         | Lilburn   | 05/22/2003    | LD   | 12/05/2006 |
| Total |                                 | 50        |               |      |            |

### APPROVED/EXPIRED MONEY TRANSMITTERS

| LicNUM | Applicant Name                                       | DBA     | City           | ST | Approved   | Closed     |
|--------|--|---------|----------------|----|------------|------------|
| 21348  | PreCash, Inc   | PreCash | Houston        | TX | 10/18/2006 |            |
| 21680  | Unidos Financial Services, Inc.                      |         | New York       | NY | 10/26/2006 |            |
| 21866  | Altima, Inc.   |         | Norcross       | GA | 10/23/2006 |            |
| 22062  | Global Money Transfers, LLC                          |         | Falls Church   | VA | 11/29/2006 |            |
| 22077  | Omnex Group, Inc                                     |         | Paramus        | NJ | 12/06/2006 |            |
| 18937  | Trans America Remittance & Products - Marietta, Inc. |         | Marietta       | GA | 05/19/2004 | 11/18/2006 |
| 18941  | Shekhey, Omar A.                                     |         | Clarkston      | GA | 10/17/2003 | 12/31/2006 |
| 20297  | Gambia People's Enterprise/A.G.I.B. LLC              |         | Powder Springs | GA | 04/27/2005 | 12/31/2006 |
| Total  |  | 8       |                |    |            |            |

## Department Contact Information

| NAME  | E-MAIL ADDRESS   | PHONE#       |
|---|--|--------------|
| Melinda Kinard, Director of Money Service Businesses and Mortgage Licensing | <a href="mailto:mkinard@dbf.state.ga.us">mkinard@dbf.state.ga.us</a>   | 770-986-1649 |
| Joel Byers, Supervisory Manager - Money Service Businesses (MSBs)           | <a href="mailto:byers@dbf.state.ga.us">byers@dbf.state.ga.us</a>       | 770-986-1656 |
| Peter Lisowski, Financial Examiner  | <a href="mailto:lisowski@dbf.state.ga.us">lisowski@dbf.state.ga.us</a> | 770-986-1639 |
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## E-MAILING THE DEPARTMENT

The Department would like to encourage you to correspond with us using e-mail. Providing written details in the e-mail regarding any questions or concerns you may have allows the Department to forward the request to the appropriate person who handles that area, and if sufficient details are included in the request, that person can then more efficiently provide you an answer. The main Division e-mail address is [dbfmort@dbf.state.ga.us](mailto:dbfmort@dbf.state.ga.us)

In the event you still need additional information or you do not receive a timely response to your e-mail, please contact us by phone.

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