



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 dbfcorp@dbf.state.ga.us.

IN THE NEWS



FinCEN Releases Issue 9 of “The SAR Activity Review”

The Financial Crimes Enforcement Network (FinCEN) has issued the October 2005 edition of The SAR Activity Review - Trends, Tips & Issues. This publication provides useful information about the preparation, use, and value of Suspicious Activity Reports filed by financial institutions. Issue 9 is the second of three issues published in 2005. This edition identifies current trends in the securities and futures industries, as well as examines the emergence of the “Computer Intrusion” violation amongst depository institutions. Additionally, this issue provides guidance on disseminating Suspicious Activity Reports to law enforcement as well as tips on completing Suspicious Activity Reports.

Topics discussed in this issue are:

- ▶ Section 1: Director’s Forum;
- ▶ Section 2: Trends and Analysis - Suspicious Activity Reports related to computer intrusion and Suspicious Activity Report filing trends in the securities and futures industries;
- ▶ Section 3: Law Enforcement Cases - summaries of Suspicious Activity Reports used in criminal investigations;
- ▶ Section 4: Tips on Form Preparation and Filing – the top questions received by FinCEN’s Regulatory Helpline related to proper preparation of Suspicious Activity Reports;
- ▶ Section 5: Issues and Guidance - guidance for providing Suspicious Activity Reports to appropriate law enforcement entities;
- ▶ Section 6: Industry Forum - insight from one of our industry partners about the impact of the USA PATRIOT Act on the securities industry;
- ▶ Section 7: Industry Feedback form.

You may access the publication at:

<http://www.fincen.gov/sarreviewissue9.pdf>.

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FinCEN Notice to Registered Money Services Businesses (MSBs): Registration Renewal Deadline for Certain Money Services Businesses is December 31, 2005

December 13, 2005

If your business is registered with FinCEN as an MSB, and you have continued to operate as an MSB, you must renew your registration every two years by December 31.

- ▶ If you last renewed your registration in 2003 and you have continued to operate as a money services business, you must renew your registration again by December 31, 2005.
- ▶ If you initially registered on any date in 2004 and you have continued to operate as a money services business, you are required to renew your registration by December 31, 2005.

To renew your money services business registration, you must complete FinCEN Form 107, Registration of Money Services Business, check Item 2-b (Renewal) on the form and mail it to the Internal Revenue Service Detroit Computing Center. You may obtain copies of FinCEN Form 107 from <http://www.msb.gov>.

Go to <http://www.msb.gov/new/index.html> for the full text of the FinCEN Notice and to view other new materials related to MSBs.

REGULATORY MATTERS AND IMPORTANT INFORMATION

Reorganization Plans: Promoting Effectiveness and Efficiency

The Department has made several organizational changes to ensure that we are maximizing our resources while remaining as effective and efficient as possible. With those goals in mind, the following changes took place effective January 1, 2006:

Corporate Division Functions:

Corporate is no longer a separate division. The financial institution's applications, registration, and chartering functions now fall under the Supervision Division. With this structural change Corporate Manager Murali Ramachandran reports directly to Director for Supervision Bob Rosentreter.

The Money Services Businesses (MSBs) functions of the Department now fall under the Mortgage Division. The Mortgage Division's name has been changed to Non-Depository Financial Institutions Division. Supervisory Manager for MSBs Joel Byers continues to have Administrative Examiner Tervenia Mitchiner and Applications Analyst Susan Nelson as support staff in the licensing and regulation of MSBs. Joel's direct supervisor is now Director for Mortgage Licensing Melinda Kinard. Melinda's title has been changed to Director of Money Service Businesses and Mortgage Licensing. Rod Carnes' new title is Deputy Commissioner for Non-Depository Financial Institutions.

With the above changes, Director for Corporate Affairs and Strategic Initiatives Carol Webb is no longer supervising Corporate and MSB functions; therefore, her duties have changed significantly. Her new title is Director of Communications and Planning. Carol's primary duties include overseeing the Department's website; coordinating e-commerce initiatives; preparing and/or coordinating external publications; reviewing and compiling examination survey reports; coordinating our employee survey process; overseeing and coordinating all business resumption and emergency preparedness procedures and plans; tracking/monitoring Georgia legislation that may affect the Department or the entities it regulates; coordinating strategic and business planning; and



coordinating any marketing efforts of the Department. Senior Deputy Commissioner George Reynolds remains Carol's direct supervisor.

Other Divisions or Functions Impacted:

Administrative Assistant Susan Brown is now the Commissioner's and Senior Deputy Commissioner's Administrative Assistant and also provide secondary support to the Legal and Consumer Affairs Division (LCA).

In all of this, two positions (Supervisory Manager for Mortgage Licensing and Executive Assistant) have been eliminated. The duties of these two positions are being absorbed by existing personnel.

ACTION ON APPLICATIONS DURING THE PREVIOUS QUARTER

APPROVED CHECK CASHERS

LICNUM	NAME	DBA	CITY	ST	APPROVED
20862	L & S Enterprises, Inc.	Young's Market	Lithonia	GA	10/03/05
20884	Richards, Angelina M.	Jelas Tax Service	Gainesville	GA	10/14/05
20896	A-I Enterprises, Inc.	Don's Superette	Covington	GA	10/20/05
20894	Chen, Jen Kuei	Asia Communications	Doraville	GA	10/20/05
20895	Georgia Distributor, Inc.	Two Guys Package Store	Chamblee	GA	10/20/05
20892	S & K Mega Enterprise, Inc.	Citgo Quik Mart	Lawrenceville	GA	10/20/05
20907	Issak, Thomas	Marathon Food Mart	Atlanta	GA	10/21/05
20905	Nina Group, Inc.	Shopper's Market III	Atlanta	GA	10/21/05
20912	Chang Chun, Inc.	Paul's IGA Supermarket	Augusta	GA	10/25/05
20911	Noble Associates, LLC	Citgo Food Mart	Fairburn	GA	10/25/05
20915	Buena Vista Package, Inc.	Buena Vista Package	Columbus	GA	10/27/05
20914	Shamrock Beverage, Inc.	Shamrock Beverage Mart	Dublin	GA	10/27/05
20920	The Right Stuff Food Stores, Inc.	The Right Stuff Food Stores	Atlanta	GA	10/27/05
20922	Patel, Tarun C.	Haries #5	Port Wentworth	GA	10/28/05
20933	Jessica & Kimberly, Inc.	Bubba's Supermarket	Atlanta	GA	10/31/05
20935	BJ Package, Inc.	Brownville Package	Powder Springs	GA	11/03/05
20934	Empresas Garcia, LLC	Empresas Garcia	Baldwin	GA	11/03/05
20936	Envios Rio Grande, Inc.	Envios Rio Grande	Norcross	GA	11/04/05
20944	John Giant, Inc.	Toco Giant Package	Atlanta	GA	11/08/05
20942	ORO Cleaners, Inc.	ORO Check Cashing	Norcross	GA	11/08/05
20956	Club Holdings, Inc.	Club Holdings	Millen	GA	11/15/05
20955	Meekajay, Inc.	BP Gas	LaGrange	GA	11/15/05
20961	Mithson Enterprises, LLC	Texaco Food Mart	Gainesville	GA	11/15/05
20965	Russell, Sylvia S.	Buena Vista Services	Buena Vista	GA	11/15/05



LICNUM	NAME	DBA	CITY	ST	APPROVED
20959	Wilson, Albert Carlyes	Conley Package Store	Conley	GA	11/15/05
20972	Yi, Inc.	Charlie's Beer & Wine	Marietta	GA	11/17/05
20983	Raphia, Inc.	Griffin Farmer's Market	Griffin	GA	11/23/05
20984	Yim, Hyun J.	Ace Package Store	Hapeville	GA	11/23/05
20999	Jay Visat, Inc.	AB Food	Valdosta	GA	12/02/05
21002	Madhu Katen Corporation	MK Food Mart #1	Valdosta	GA	12/02/05
21003	Shree Gogaji, Inc.	Crest Liquor	Hapeville	GA	12/02/05
21005	Albany Financial Services, Inc.	Albany Check Cashier	Albany	GA	12/05/05
20981	BFC Transactions, Inc.	H&R Block	Kansas City	MO	12/06/05
21022	Dhanani Enterprises, Inc.	Ellington Shell Food Mart	Covington	GA	12/08/05
21021	Patel, Bipinchandra	Chapman's Shoppette	Cedartown	GA	12/08/05
21020	Prince Blessings, Inc.	Shell Foodmart	Sugar Hill	GA	12/08/05
21039	Fidai Blessings, Inc.	Chevron Foodmart	Snellville	GA	12/13/05
21038	Global Communications Network, Inc.	Global Communications Network	Moultrie	GA	12/13/05
21037	Jay-Ria, Inc.	Cartons & Cases	Dublin	GA	12/13/05
21052	American Pawn and Sporting Goods, Inc.	Chatsworth Pawn and Sporting Goods	Chatsworth	GA	12/19/05
21050	Anderson, T. Lane	Loan Depot	LaGrange	GA	12/19/05
21049	Jay Bhawani, Inc.	Diya Foods	Americus	GA	12/19/05
21051	R.J. Food Mart, Inc.	R.J. Food Mart	Lake Park	GA	12/19/05
21054	Atlanta Check Cashing, LLC	Atlanta Check Cashing	Norcross	GA	12/20/05
21053	Munish Enterprises, Inc.	Fast Trip	Jonesboro	GA	12/20/05
21067	Umiya Enterprises, Inc.	T&J Country Store	Ochlocknee	GA	12/22/05
21076	Kemin Enterprises, Inc.	Pig Jig Mart/El Cheapo	Vienna	GA	12/23/05
21069	Woo Check Cashing, Inc.	Woo Check Cashing	Norcross	GA	12/23/05
21098	D&J Valdosta Corporation	Meet Food Mart	Valdosta	GA	12/30/05
21099	JKM Enterprises, LLC	Mr. Payroll #3	Macon	GA	12/30/05
21095	Saveh Enterprise, Inc.	Money Market Express	Marietta	GA	12/30/05

EXPIRED CHECK CASHER LICENSES AND REGISTRATIONS

The following Georgia check cashing licenses and registrations expired on 9/30/2005; therefore, these persons or corporations are no longer authorized to cash checks for a fee in Georgia. It is a criminal violation, subject to monetary fines and/or imprisonment (O.C.G.A. Section 7-1-708), to cash checks for a fee in Georgia without being properly licensed or exempted by the Department. If you choose to continue cashing checks in Georgia for a fee, you must comply with Chapter 7-1, Article 4A of the Official Code of Georgia, Annotated.



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

NAME	DBA	ADDRESS	CITY	ZIPCODE
A&A Package Shop, Inc.	Bob's Package Shop	1951 Highway 441 S.	Dublin	31021
Alex Supermarket, Inc.	Alex Supermarket	644 Ashby Street	Atlanta	30318
ATF, LLC	ATF	6070 South Norcross Tucker Road	Norcross	30093
B & W Supermarket, Inc.	B & W Supermarket	2225 Glenwood Avenue, SE	Atlanta	30316
Bluesky International, Inc.	Express Checkcashing	5345-C Jimmy Carter Boulevard	Norcross	30093
Bok Yim	Central Super Market	409 N. Central Avenue	Hapeville	30354
Brown, Freddie	Brown's Enterprise	1964 Olive Road	Augusta	30906
Cash 4 U Pawn	Cash 4 U Pawn	3079-B Highway 34 East	Newnan	30265
Cash Atlanta, Inc.	Wesley Chapel Check Cashers	2566 A Wesley Chapel Road	Decatur	30035
Chaudhry & Sons, Inc.	Texaco Food Mart	1860 Atlanta Highway	Gainesville	30504
Check Exchange, LLC	Check Exchange	75 North Grove Street, Suite C	Dahlonega	30533
Check King, LLC	Check King	820 Morrow Road	Forest Park	30297
Choice Financial Services, Inc.	Cash A Check	210 Forest Parkway	Forest Park	30297
Currency Services, Inc.	Currency Services, Inc.	314-B Mall Boulevard	Savannah	31406
Devum, Inc.	Amoco Food Shop #2	4739 Houston Road	Macon	31216
DH Trading, Inc.	Ja Way Market Sumter Check Cashing and Title Pawn	7101 Swift Street	Lithonia	30058
Dixon Financial Services		108 E. Forsyth Street	Americus	31709
EK Financial Services, LLC	EK Financial Services	248 East Crogan Street	Lawrenceville	30046
G&S Check Cashing, Inc.	G&S Check Cashing	1833 Hollywood Road	Atlanta	30003
Garza Company LLC	Deportes Garza	238 Atlanta Highway, Suite B	Cumming	30040
Global, LLC	Global Check Cashing	4166 Plaza Fiesta, Suite 1027	Atlanta	30345
Gul & Sons Corp.	Amoco Food Mart	6380 Peachtree Industrial Boulevard	Doraville	30340
Huh, Daeyoung	H.J. Check Cashing	1500 Browns Bridge Road	Gainesville	30501
InProces Mobile, LLC	InProces Mobile	605 Plantation Drive 4975 Jimmy Carter Boulevard, Suite 100	Lithia Springs	30122
JTN Group, Inc.	JTN Group		Norcross	30093
Kim, Byong C.	Super Check Cash	3330 Buford Highway 4975 Jimmy Carter Boulevard, Suite 420	Atlanta	30329
Kim, Jong H.	JK Checks Cashed		Norcross	30093
KSN Group, Inc.	Old South Package	365 Cleveland Avenue SW	Atlanta	30315
Lakewood Avenue Pawn Shop, Inc.	Candler Road Pawn Shop	1890 Candler Road	Decatur	30032
Lee, Mi Bok	Lee's Check Cashing	3045 Buford Highway NE, Suite B	Atlanta	30329
Moon S. Kim	Oasis Food Mart	1176 Chattahoochee Avenue, NW	Atlanta	30318
Morales, Juan A.	Morales Income Tax	709 5th Avenue	Dalton	30721 30248-
Narayan Swaroop Corporation	Locust Grove Exxon	4621 Bill Gardner Parkway	Locust Grove	2437
New Millennium Financials, Inc.	Check Cashers	427-B Smith Avenue	Thomasville	31792
NNM, LLC	Amigo Cambio De Cheques	6070 S. Norcross Tucker Road	Norcross	30093



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NAME	DBA	ADDRESS	CITY	ZIPCODE
Omega Gems & Electronics, Inc.	E-Z Check Cashing	6075-C Singleton Road	Norcross Warner	30093
Peddler Pawn, Inc.	Peddler Pawn	1752 Watson Boulevard	Robins	31093
Q. M. Management, Inc.	Albany Check Cashers	135 N. Slappey Boulevard	Albany	31707
Ramirez, Victor	Carniceria Loa #3	801 E. Walnut Avenue	Dalton	30721
Replete, Inc.	Lakewood Check Cashing	1959 Lakewood Ave	Atlanta	30315
River Park Property Management, Inc.	Two Guys Package Store	5420 Peachtree Industrial Boulevard	Chamblee	30341
Ro, Eun Sik	Century Cellular & Check Cashing	5345 Floyd Road, Suite L	Mableton	30126
S.M.R. Investment, Inc.	Olympic Package Store	4244 Peachtree Rd.	Atlanta	30319
Sakkar, Inc.	Chevron	6590 Broad Street	Douglasville	09032
Sevak Corporation	155 Super Mart	908 Highway 155 South	McDonough	30253 30080- 4113
Smyrna's U. S. A., Inc.	Oasis Package Store	3181 South Cobb Drive, SE	Smyrna	30341
Soteria Services, Inc.	International Check Cashing	5193 Peachtree Industrial Boulevard	Chamblee	31405
Southeast Air Vac, Inc.	Bull & Derenne Check Cashing	2 West Derenne	Savannah	31501
Speedy Cash of Jacksonville, Inc.	Speedy Cash	801 Knight Avenue	Waycross	30311
Strong Enterprises, Inc.	Strong Enterprises	1728-A Campbellton Road	Atlanta	30316
Teh Yung, Inc.	Moreland Package Store	15 Moreland Avenue	Atlanta	30312
United Business Group, Inc.	Amoco Food Shop	245 Memorial Drive	Decatur	30030
Yee, Eun Sil	College Inn Liquor	2683 East College Avenue	Conyers	30013
Yim, Byong Nam	Jasper's Enterprise	2212 Salem Road, SE		



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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 provided in the request, that person can then more efficiently provide you an answer. The main Division e-mail address is dbfcorp@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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