



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

**October to December 2007, Volume 3, Issue #4**

*(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**

### **Changes in the Regulations - Effective September 5, 2007**

Changes were made in this year's legislative session which resulted in several changes to the Department's regulations. The highlights of those changes are noted below.

■ [80-3-1-.01 Check Sellers and Money Transmitters: Exemptions and Requirements](#)

- A change was made to exempt entities from the Georgia Sale of Checks Act excluding only those federally insured financial institutions. This change in the definition was based upon similar language added to O.C.G.A. § 7-1-681 became effective July 1, 2007.
- Reporting requirements for licensees' agent(s) information were changed from quarterly to semi-annually, providing for applicable due dates. Similarly, quarterly financial statement requirements were changed to submission on a semi-annual basis. Reports are due on or before the first business day of March for the reporting period July 1 to December 31 of each year, and due on or before the first business day in September for the reporting period of January 1 to June 30.

This new reporting will begin with the July 1 to December 31, 2007 reporting period. Note the **NEW** screen you will see on the web for on-line reporting. Direct links are available from the Department's MSB website:

<http://dbf.georgia.gov/msbforms>

<b>SEMI-ANNUAL REPORTING FORMS: Sale of Check Companies &amp; Money Transmitters:</b>
<a href="#"><u>Semi-Annual Report for Sale of Check Licensees</u></a>
<a href="#"><u>Semi-Annual Report for Money Transmitter Licensees</u></a>

Or you may use the links noted for each type. The websites are:

- <https://bkgfin.dbf.state.ga.us/MTSemiAnnualReport.html> for Money Transmitters, and;
- <https://bkgfin.dbf.state.ga.us/CSSEmiAnnualReport.html> for Check Sellers.

## **In This Issue:**

### REGULATORY MATTERS

<b>Regulation Changes</b>	<b>1</b>
<b>Background Checks &amp; Agents – DBF Policy Statement</b>	<b>3</b>

### OTHER NEWS

<b>Record Disposal Requirements</b>	<b>4</b>
<b>Check Casher-Compliance with BSA</b>	<b>4</b>
<b>New SAR Form</b>	<b>5</b>
<b>Action on Applications During the Previous Quarter/Closed Licensees</b>	<b>6 to 8</b>
<b>Check Seller/Money Transmitter Renewal Information</b>	<b>8</b>
<b>2008 State Holidays</b>	<b>9</b>
<b>Department Contact Information</b>	<b>10</b>



## Other Significant Regulatory Changes

### ■ 80-3-1-.02 Check Cashers

Many of these changes were made to set simplified qualifications for licensees and registrants, as follows:

- ◆ 80-3-1-.02(2)(a) - Removed "Agent" as a defined term; Check Cashers are not permitted to use Agents;
- ◆ 80-3-1-.02(2)(b)- Deleted the "incidental to the retail sale of goods or services" definition, as definitions of "registration" and "exemption" have changed;
- ◆ 80-3-1-.02(4)(a)- Changed the "exemptee" definition which included income caps involving a 2% fee and a maximum per annum income of \$25,000, and instead provides a new definition for exemptees as those *who do not charge a fee for cashing a check*;
- ◆ 80-3-1-.02(4)(b) - Clarifies the registrant classification, placing caps on the rate/fee amount which can be charged and specifying that no advertising may be conducted.
- ◆ 80-3-1-.02(6)(b)- Added the requirement for check cashers' employees to have criminal history background checks run *prior to* hiring;
- ◆ 80-3-1-.02(9)(b) - Requires *prior* written application to and approval by the Department for a change in ownership of the license.

**A**s a matter of reminder regarding the new classifications for Check Cashing licensing, registration, or exemption, please remember the following revised classifications:

### Check Casher Licensing, Registration, or Exemption

Generally, the changes in licensing, registration, and exemption qualifications passed by the General Assembly in the 2007 Legislative session are as follows:

- ▶ **License** - A full service license is required if you charge a fee that exceeds the greater of \$2.00 or 2% of the face amount of the check. Advertising is permitted **ONLY** by Full Service Licensees.

- ▶ **Registration** - A registration is required if you charge a fee, the fee **DOES NOT** exceed the greater of \$2.00 or 2% of the face amount of the check, and you **DO NOT** advertise.

- ▶ **Exemptions** - An entity that cashes checks for which **NO FEE** is charged for the service is exempt from the provisions of Article 4A.

All registrations and exemptions which were based on incidental retail sales and levels of income from check cashing activity have been eliminated. License requirements are now based on amount of fees charged and the advertising of check cashing services. Please note the following examples.

### Check Cashing Full Service License Required

- ▶ If your fees charged for check cashing services **EVER** exceed the greater of \$2 or 2% of the face amount of the check, then a full service **LICENSE** is required, regardless of whether or not you advertise such services.

- ▶ If your fees charged for check cashing services **NEVER** exceed the greater of \$2 or 2% of the face amount of the check, but you **DO** advertise such services, then a full service **LICENSE** is required.

### Check Cashing Registration Required

- ▶ If your fees charged for check cashing services **NEVER** exceed the greater of \$2 or 2% of the face amount of the check, **AND** you **DO NOT** advertise such services, then an application to become a **REGISTERED** check casher is permitted.

- ▶ If you charge any fee and advertise the service, then a full service **LICENSE** is required.

### Exemption from Check Cashing Licensing or Registration

- ▶ If you **DO NOT** charge a **FEE** to cash a check - you **DO NOT** need to obtain a license or registration.



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

## Background Checks

Check Sellers, Money Transmitters, and Check Cashers are affected by changes to both O.C.G.A. Title 13 Articles 4 and 4A relating to the requirement that applicants, licensees, and additionally in the case of check cashers, registrants, are required to perform background checks on all persons working in the licensed or registered activity of the applicant, licensee or registrant **PRIOR TO HIRING** the individual. The law has always prohibited the hiring of felons to work in these regulated businesses. The requirement to perform the required background check prior to hiring to help ensure that felons are not working in the industry has been added. In addition, regulatory changes have further defined the persons to be checked, and added a fine provision for failure to have performed those required checks.

Employees included in the requirement, and additionally agents for check sellers and money transmitters, are only those which are *involved with the check cashing or check selling/money transmission function(s)*. In addition, the Department has issued a policy statement, as follows herein, which further defines "agent" for those holding a Seller of Checks/Money Transmission license.

### 80-3-1-.07) Administrative Fines and Penalties

These changes for licensees and registrants are as follow:

- ◆ 80-3-1-.07(1)(f) - Added the requirement that check cashers' employees have criminal history background checks run *prior to* hiring, along with a record retention requirement for maintaining those records. Failure to meet the requirements will result in a \$1,000 fine;
- ◆ 80-3-1-.07(2)(e) - Added the requirement that check seller's employees or agents have criminal history background checks run *prior to* hiring, along with a record retention requirement for maintaining those records. Failure to meet the requirements will result in a \$1,000 fine. Includes Money Transmitters.

---

## **MONEY SERVICES BUSINESSES: POLICY STATEMENT REGARDING SCOPE OF PERSONS COVERED BY "AGENTS" AT RULE 80-3-01-.07(2)(e)**

### Purpose:

Based upon questions recently received in response to the Department of Banking and Finance (Department) Final Regulations adopted August 14, 2007, this Policy Statement provides a Department definition for the term "agents" for purposes of Rule 80-3-1-.07(2)(e)

### Background:

O.C.G.A. Section 7-1-682(e) recently enacted by the Georgia General Assembly in pertinent part provides as follows:

"(e) Every applicant and licensee shall be authorized and required to obtain and maintain the results of background checks on employees and agents working in or for the applicant or licensee..."

The Department of Banking and Finance Final Regulations adopted on August 14, 2007, attempted to clarify the scope of persons covered by the requirement and the resulting fine for failure to obtain such background checks. Based upon numerous requests for further clarity, the Department has adopted the following definition of "agents" for purposes of Rule 80-3-1-.07(2)(e). The Department has provided such definition to its Money Services Businesses Examiners and has posted this Policy Statement to the Department's website information.

### Definition:

For purposes of Rule 80-3-1-.07(2)(e) only, the Department shall define "agents" as those individuals with a ten percent (10%) or more ownership interest in the outlet through which the checks or money orders are sold under an agreement with the Licensee and those sales outlets that provide money transmission on behalf of a money transmitter on a contractual basis.

---

## OTHER NEWS

---

### RECORD DISPOSAL REQUIREMENTS UNDER THE BUSINESS ADMINISTRATION ACT (O.C.G.A. §§ 10-15-1 *et seq.*)

The Governor's Office of Consumer Affairs has requested that the Department remind our regulated entities about Georgia's Business Administration Act (BAA), which regulates the proper disposal of business records that contain the following: sensitive information about a customer's medical condition; certain financial data relating to a customer's account or transaction with a business; data provided by a customer to a business upon opening an account or applying for a loan or credit; and data about a customer's federal, state, or local tax return. According to the BAA, once such records are no longer needed, a business must do one of the following before discarding them:

- ◆ Shred the record;
- ◆ Erase the personal information contained in the record;
- ◆ Modify the record so that the personal information is unreadable; or
- ◆ Take actions that will ensure that no unauthorized person will have access to the personal information contained in the records.

Improper disposal of records containing personal information may result in a fine of \$500 per record, up to \$10,000.

For more information regarding document disposal, contact Bill Cloud, Governor's Office of Consumer Affairs, at 404-656-3790.

---

### **BSA ISSUES FOR CHECK CASHERS** **A Reminder**

Common issues noted during examinations of check cashers involve several different statutes and regulations. Some of the federal regulations that apply to check cashers are for the larger purpose of protecting the whole country against terrorists, money launderers and other risks. The following is a VERY BRIEF description of actions you need to take to be in compliance with some federal regulations. For information that you need to read, PLEASE refer to our website: [http://dbf.georgia.gov/00/channel\\_title/0,2094,4341,4745\\_46385621,00.html](http://dbf.georgia.gov/00/channel_title/0,2094,4341,4745_46385621,00.html). This is the Money Services Business, Forms and Applications page. To review our MSB information look down the page to the section in the chart titled Bank Secrecy Act Information & News Items. You can read about the requirements for completing Currency Transaction Reports, Suspicious Activity Reports, conducting independent review and other topics. Remember that your risk level may not be the same as your neighbors risk level and your

program must be written based on the risks posed by the location, size, nature and volume of the financial services provided by you.

You should also visit [www.msb.gov](http://www.msb.gov) for more information, including a Fact Sheet found at <http://www.msb.gov/pdf/FinCENfactsheet.pdf>. Spend some time on the [www.fincen.gov](http://www.fincen.gov) website also. If you read and understand this information you should be able to put together a program to protect your company that meets the requirements of the regulation.

Minimum BSA compliance requires the following:

- Registration with the U.S. Department of the Treasury Financial Crimes Enforcement Network. This registration must be renewed every two years (for those who handle transactions of \$1,000 or more, for one person, in one day).
- Cash Transaction Reports must be filed for all transactions greater than \$10,000.
- A Monetary Instrument Log must be maintained for all sales of money orders

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

- between \$3,000 and \$10,000 to the same customer in a day.
- The licensee has to have incorporated the following four items into an Anti-Money Laundering (AML) Compliance Program:
  1. The licensee must incorporate policies, procedures, and internal controls reasonably designed to assure compliance with the BSA. These must be written.
  2. The licensee must designate a compliance officer to be responsible for day-to-day compliance with the BSA and the AML compliance program. This designation must be in writing.
  3. The licensee must provide education and/or training of appropriate personnel. The proof of the education or required reading must be in writing.
  4. The licensee must provide for an independent review to monitor and maintain an adequate program.

In addition, check cashers must have a policy that explains procedures used to comply with the Office of Foreign Asset Control. Go to their website to understand more about their purpose: <http://www.treas.gov/offices/enforcement/ofac/>.

There is a list called "Specially Designated Nationals List" and if you complete a transaction with a person that is on this list, the federal government may pursue additional actions against your business. When you check the list and identify a customer on the list, you will need to call the OFAC hotline. Read the information at <http://www.fincen.gov/hotlineterrorist.pdf>. Also go to and read "Protecting Our National Security: The Critical Nature of OFAC Compliance for Money Service Business" here:

[http://www.treas.gov/offices/enforcement/ofac/regulations/msb\\_reg.pdf](http://www.treas.gov/offices/enforcement/ofac/regulations/msb_reg.pdf)

If you don't have access to the internet, please visit a library to review all of the information referenced here.

Other important issues related to the state law and regulations include:

- Section 7-1-705(g) and Rule 80-3-1-.06(2): report fraudulent or forged checks
- Rule 80-3-1-.02(5)(b): maintain logs of checks cashed (specific information required)
- Rule 80-3-1-.02(5)(c) maintain a daily reconciliation of cash (specific information required)
- Rule 80-3-1-.02(5)(g) provide all customers with a receipt (specific information required)
- Section 7-1-705(a) post fees charged for cashing checks
- Rule 80-3-1-.02(3) post the license in plain view
- Rule 80-3-1-.02(l) have sufficient financial resources, you must provide *current* financial statements
- Rule 80-3-1-.02(5)(e) maintain a general ledger in order to produce quarterly financial statements
- Rule 80-3-1-.02(6) maintain personnel files (specific information required)

These are not the only state rules and regulations that require compliance. You **MUST** refer to our law and rules to read the details of the above and all other law and rules that have not been mentioned. These are all found on our website and are changed annually so remember to update your copy and review it often.

#### **Suspicious Activity Reports Reminder**

The Financial Crimes Enforcement Network (FinCEN) has revised **Form TD F 90-22.56**, *Suspicious Activity Report by Money Services Business*. The new report is FinCEN **Form 109**, *Suspicious Activity Report by Money Services Business*. Form TD F 90-22.56 is no longer being accepted by the Enterprise Computing Center-Detroit. It expired September 30, 2007.

Revisions to the form include the deletion of the continuation sheet requirement, modifications to the contact information to protect the individual, and the relocation of law enforcement contact reporting information to the narrative. 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 in the download, 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.

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

### **APPROVED CHECK CASHERS (License/Registration) - Third Quarter 2007**

Lic#	Company Name	DBA Name	City	Type	Approved
22448	Sonac, Inc.	Sonac	JESUP	L	07/16/2007
22678	CW Financial of GA, LLC	Prompt Financial	WASHINGTON	L	07/02/2007
22679	The Beverage Outlet	The Beverage Outlet	CALHOUN	R	07/02/2007
22698	Roy's Little Garden	Roy's Little Garden	ROME	R	07/11/2007
22699	Point Financial Corporation	Point Financial	NORTHBROOK	L	07/11/2007
22700	Package City	Package City	BAXLEY	R	07/13/2007
22701	Mr. Mac's Quick Mart	Mr. Mac's Quick Mart	LOGANVILLE	R	07/13/2007
22706	Rapid Service International	Rapid Service Travel	ATLANTA	L	07/16/2007
22716	Liberty Check Cashing LLC	Liberty Check Cashing	MONTGOMERY	L	07/24/2007
22722	DeKalb Convenience	DeKalb Convenience	ATLANTA	R	07/23/2007
22723	Money World #3	Money World #3	ATLANTA	L	07/31/2007
22724	The Winery	The Winery	CHAMBLEE	R	07/31/2007
22725	Elks Club Chevron	Elks Club Chevron	COVINGTON	R	07/25/2007
22749	Empire Food Mart	Empire Food Mart	ATLANTA	L	08/06/2007
22750	Five Star Super Market	Five Star Super Market	ATLANTA	L	08/09/2007
22751	Hop N Shop	Hop N Shop	DECATUR	R	08/09/2007
22782	Dos Amigos Grocery	Dos Amigos Grocery	SUGAR HILL	L	08/21/2007
22783	Sunoco Food Mart	Sunoco Food Mart	HAMPTON	L	08/21/2007
22785	Carniceria y Tienda la Mexicana	Carniceria Tienda la Mexicana	ELLIJAY	R	08/15/2007
22786	A&M Food Store	A&M Food Store	VALDOSTA	R	08/20/2007
22788	Cash Now	Cash Now	MILLEN	L	08/21/2007
22823	Olde Towne Convenience	Olde Towne Convenience	NEWNAN	R	08/23/2007
22824	Tibbs Road Convenience Store	Tibbs Road Convenience Store	DALTON	R	08/23/2007
22825	Tifton Business & Tax Services, Inc.	Tifton Business & Tax Services	TIFTON	R	08/23/2007
22826	Citgo Food Mart	Citgo Food Mart	JONESBORO	R	08/23/2007
22827	Texaco Food Mart	Texaco Food Mart	TUCKER	R	08/23/2007
22828	Flint River Grocery	Flint River Grocery	WARWICK	L	08/27/2007
22829	National Title Pawn of Trion, Inc.	National Title Pawn of Trion	TRION	L	08/27/2007
22830	National Title Pawn of Chatsworth, Inc.	National Title Pawn of Chatsworth	CHATSWORTH	L	08/30/2007
22831	Bob's Grocery	Bob's Grocery	CAMILLA	R	08/31/2007
22834	Mi Tierra La Chiquita	Mi Tierra La Chiquita	WOODSTOCK	L	09/04/2007
22836	S P Food Mart #3	S P Food Mart #3	KINGSLAND	R	09/04/2007
22838	S P Food Mart #1	S P Food Mart #1	ST. MARYS	R	09/04/2007
22866	H&S Accounting Services	E. U. Financial Group	DULUTH	L	09/13/2007
22868	Fast Food Mart	Fast Food Mart	GRIFFIN	L	09/14/2007
22871	Fast Times Convenience Store	Fast Times Convenience Store	LINCOLNTON	R	09/25/2007
22874	Citgo Food Mart	Citgo Food Mart	MARIETTA	R	09/25/2007
22892	Yogi Sales Corporation	Madison Discount Shop	VALDOSTA	R	09/25/2007
22894	JNE Smith Food Store LLC	Smith Foods	CARROLLTON	R	09/26/2007
22895	LIMS Check Cashing	LIMS Check Cashing	DORAVILLE	L	09/26/2007



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

Lic#	Company Name	DBA Name	City	Type	Approved
22896	St. Thomas Quick Corner	St. Thomas Quick Corner	LAWRENCEVILLE	R	09/26/2007
22897	Ace Total Solutions, Inc.	Express Tax & Ace Insurers	ROME	L	09/26/2007
22898	Minit Mart	Minit Mart	DECATUR	R	09/27/2007
				<b>Total</b>	<b>43</b>

R=Registrant L=Full Service

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

Lic #	Company Name	City	Date Closed	Type	
18687	Conwell William, LLC	Clarkston	07/02/2007	LD	
18111	Mail Suite, Inc.	Marietta	07/19/2007	LD	
21302	Sam's East, Inc.	Bentonville, AR	07/19/2007	LD	
20715	Standard Motor Enterprises, Inc.	Macon	07/26/2007	RD	
20906	Kampala Enterprises, Inc.	Jonesboro	08/03/2007	LD	
21482	Dipken, LLC	Atlanta	08/03/2007	RD	
18219	Consolidated Loan Company of Albany, Inc.	Albany	08/10/2007	LD	
22661	Arora, Suraj B.	Martinez	08/10/2007	RD	
20665	Dos Amigos Check Cashing & Grocery, Inc.	Sugar Hill	08/14/2007	LD	
9373	William Robert Parrish	Macon	08/17/2007	LD	
16835	Chi Family, Inc.	Atlanta	08/17/2007	RD	
19787	Parks Brothers Investment Co, Inc.	Atlanta	08/17/2007	RD	
21995	Zish Enterprises, LLC	Atlanta	08/21/2007	LD	
14624	Young's Family Corporation	Atlanta	08/28/2007	RD	
19935	Kong, Sung N.	Atlanta	08/31/2007	LD	
21716	Knight, Sun H.	Augusta	09/10/2007	RD	
21604	JMC Food, Inc.	Conyers	09/11/2007	LD	
19801	Poul Enterprise, Inc.	Norcross	09/13/2007	LD	
21499	SAR 2, Inc.	Atlanta	09/13/2007	LD	
22315	Thaker, Inc.	Tucker	09/13/2007	LD	
22356	Boulevard Convenience, Inc.	Atlanta	09/13/2007	LD	
22106	Lopez, Alberto	Palmetto	09/17/2007	LD	
19607	Weathers, Nick W., Jr.	East Point	09/21/2007	RD	
21621	EZ Check Cashing LLC	Snellville	09/21/2007	LD	
20569	Pronto Cash of Georgia, Inc.	Norcross	09/27/2007	LD	
19710	Chez Fox, LLC	Lawrenceville	09/28/2007	LD	
				<b>Total</b>	<b>26</b>

**APPROVED/EXPIRED CHECK SELLERS/ MONEY TRANSMITTERS**

LicNUM	Applicant Name	DBA	City	ST	Approved	Closed
22614	Koumi Services, Inc.		New York	NY	7/11/2007	
22685	Jay International, LLC		Tucker	GA	7/11/2007	
22772	Kwik Dollar, LLC	DINEX	Houston	TX	8/17/2007	
22768	Aaran Financial Services, Inc.		Minneapolis	MN	9/17/2007	
22893	Qaran Express US Inc.		Minneapolis	MN	9/28/2007	
21209	PSO, Inc.	Giant Express	Miami	FL		08/29/2007
<b>Name Change</b>						
21188	MNESVC	Amazon Payments, Inc.	Seattle	WA	8/24/2007	
<b>Total</b>						<b>7</b>

**2008 CHECK SELLER/MONEY TRANSMITTER RENEWALS**

The Calendar year 2008 CHECK SELLER/MONEY TRANSMITTER on-line license renewal is in process. Late renewal fines will be assessed after midnight November 15. ALL licensees MUST complete their application ON-LINE. The websites, available below or from <http://dbf.georgia.gov/msbforms> are as follows - please make certain you select the correct link for your license type:

**Seller of Checks Licensees:** <https://bkgfin.dbf.state.ga.us/FY08SOCRenewal.html>

**Money Transmitter Licensees:** <https://bkgfin.dbf.state.ga.us/FY08MTRenewal.html>.

Licensees should use their USER ID and PASSWORD which was mailed with the renewal notice. Please note the following:

- **PAYMENT:** ACH or credit card ONLY. Most major cards accepted.
- **PASSWORDS:** Provided in your renewal notice. Contact the Department if you misplace this information.
- **INCOMPLETE or "INFORMATION REQUIRED" APPLICATIONS:** Supplemental information should be mailed in. Should any additional information then be required based on review of your renewal, the licensee will be contacted by e-mail or fax *ONLY*. Renewals requiring additional information cannot be approved until such information is received and approved. Should the license expire during that period, no business may be conducted until the license is reinstated. All fines and fees must be paid prior to approval of the renewal.
- **LATE FILINGS:** If you have attempted access but been unable to utilize the on-line system, please contact the Department for instructions to complete your application. **HARD COPY FORMS ARE NOT AVAILABLE ON THE INTERNET.** Failure to request assistance in a timely manner will NOT prevent the assessment of the late fee if the deadline has passed.

RENEWAL QUESTIONS SHOULD BE DIRECTED TO: [renewalmsb@dbf.state.ga.us](mailto:renewalmsb@dbf.state.ga.us)

## 2008 Calendar of State Holidays

---

### 2008 State Holidays

~ The following is a list of State Holidays when the Capitol and all State agencies will be closed in 2008, as designated by

Governor Sonny Perdue, June 15, 2007 ~

Holiday	Date or Observed Date
<b>New Year's Day 2008</b>	<b>January 1<sup>st</sup> - Tuesday</b>
<b>Robert E. Lee's Birthday</b>	<b>January 19<sup>th</sup> - Saturday Observed on Friday, November 28<sup>th</sup></b>
<b>Martin Luther King Jr.'s Birthday</b>	<b>January 21<sup>st</sup> - Monday</b>
<b>Washington's Birthday</b>	<b>February 18<sup>th</sup> - Monday Observed on Friday, December 26<sup>th</sup></b>
<b>Confederate Memorial Day</b>	<b>April 28<sup>th</sup> - Monday</b>
<b>Memorial Day</b>	<b>May 26<sup>th</sup> - Monday</b>
<b>Independence Day</b>	<b>July 4<sup>th</sup> - Friday</b>
<b>Labor Day</b>	<b>September 1<sup>st</sup> - Monday</b>
<b>Columbus Day</b>	<b>October 13<sup>th</sup> - Monday</b>
<b>Veterans' Day</b>	<b>November 11<sup>th</sup> - Tuesday</b>
<b>Thanksgiving Day</b>	<b>November 27<sup>th</sup> - Thursday Lee's Birthday will be observed on Friday, November 28<sup>th</sup></b>
<b>Christmas Day</b>	<b>December 25<sup>th</sup> - Thursday Washington's Birthday will be observed on Friday, Dec. 26<sup>th</sup></b>



### 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
Teresa Koeppel, Administrative Examiner	<a href="mailto:tkoeppel@dbf.state.ga.us">tkoeppel@dbf.state.ga.us</a>	770-986-1639
Susan Nelson, Applications Analyst	<a href="mailto:nelson@dbf.state.ga.us">nelson@dbf.state.ga.us</a>	770-986-1652

**Mailing Address:** Department of Banking and Finance  
2990 Brandywine Road, Suite 200  
Atlanta, GA 30341-5565

**Website:** <http://dbf.georgia.gov>

**Phone & Fax Numbers:** Phone: (770) 986-1633 or  
**Toll Free:** (888) 986-1633  
Fax: (770) 986-1655 or 1029



### 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.

**NOTE:** This publication is delivered to interested parties via e-mail and is also available from the Department's website at: [http:// dbf.georgia.gov](http://dbf.georgia.gov) under Publications, Bulletins. If you would like to be added to our distribution list, please send an e-mail to [dbfcorp@dbf.state.ga.us](mailto:dbfcorp@dbf.state.ga.us) and indicate your name, the company you are with, license or registration # (if applicable), and phone number.

