

Quarterly MSB Newsletter

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division

Quarterly Summary of Money Service Businesses Activities for the Period Ending March 31, 2012

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Upcoming Check Cashing Classes / Special Opportunity

On Thursday, June 7, 2012, from 10:00 a.m. to 11:30 a.m., the Department will be conducting a special check cashing class at State Offices South at Tift College, Forsyth, Georgia. **There is no cost for the class.** The following topics will be covered: Check casher laws and regulations, the Bank Secrecy Act (BSA) and Anti-Money Laundering requirements. **Please email your reservations to tcoeppel@dbf.state.ga.us no later than Friday, May 4, 2012.**

Location of the class:

STATE OFFICES SOUTH AT TIFT COLLEGE
300 Patrol Road
Forsyth, GA 31029

Every other month the Department offers an introductory class on the MSB rules to all check cashers. **There is no cost for the class.** During examinations, those who have attended the class have stated that the knowledge and information they gained helped prevent violations and avoid the imposition of fines. As a further benefit, the Department provides a certificate of attendance that licensees may use as evidence of training received on BSA and Anti-Money Laundering.

The next check cashing class to be held at the Department's [main office](#) is scheduled for Tuesday, May 15th from 10:00 a.m. to 11:00 a.m. **Space is limited, so please be sure to make an advance reservation for a seat by emailing Teresa Koeppel at tcoeppel@dbf.state.ga.us** at least five days before the class is held. Reserve your seat NOW! We look forward to seeing you.

Upgrades and Downgrades of Licenses or Registrations

Beginning July 1, 2012, the Department will require a new application and licensing fee for all requests to upgrade or downgrade any license type.

For example, a Check Casher Registrant that applies for an upgrade to a Full Service Check Casher License will have to complete and submit to the Department a Full Service Check Casher License Application, along with the \$750 investigation and supervision fee, plus \$50 for each additional location. Likewise, a Full Service Check Casher Licensee that would like to downgrade its license type to a Check Casher Registration will have to complete and submit to the Department a Check Casher Registration Application, along with the \$300 investigation and registration fee.

Similarly, Sale of Check or Money Transmission Licensees that would like to change license type will have to complete and submit to the Department a new application and remit \$2,250 for the application and investigation fee, and other fees as applicable.

Remember, all fees submitted to the Department in connection with any application are non-refundable.

CUSTOMER SERVICE STARS

It is the Department's goal to provide excellent customer service by 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:

Applications Analyst Susan Nelson – The Department received comments about Susan from several different customers stating: "Susan Nelson is excellent in everything she has done for us." and "Susan Nelson is the reason for the excellent ratings. She is one of the best reps in Government offices that I have ever dealt with and I have asked her help for at least past ten years, consistently, she has surpassed my expectations. I thought I owe this to her since nowadays, most government service reps are basically "no service reps," Susan is a model for them and that is how it should be." and "As long as I get to deal with people like Susan Nelson, I don't think you can get any better." and "I really appreciate Mrs. Susan Nelson she's great with being patient and helping me work things out for me when I feel lost:) I really wanted this to be known, she's a big help."

Review Examiner Teresa Koeppel – The Department received comments about Teresa from several different customers stating: "I work with Teresa Koeppel on a regular basis. She responds quickly and is very knowledgeable and friendly. At the same time, she is clear about her expectations. I respect her and enjoy working with her." and "Teresa is always available and provides outstanding service. She is very professional." and "I gave a rating of excellent because I always get good service from Teresa Koeppel." and "We interact with Teresa Koeppel on all matters, and have found her to be extremely knowledgeable and helpful."

**CONGRATULATIONS AND GREAT JOB TO OUR
CUSTOMER SERVICE STARS!!**



**LICENSED AND REGISTERED CHECK CASHERS
APPROVED OR REINSTATED DURING THE 1ST QUARTER OF 2012**

LIC/ REG#	CODE NAME	DBA	CITY	ST	ORIGINAL APPROVAL	REINSTATED
23861	R Insurance Unlimited, Inc.		Tifton	GA	02/23/2009	01/13/2012
23706	R Patricia Waddell Purvis	Quality Pawn & Sales	Milledgeville	GA	11/19/2008	02/02/2012
24269	R Brindavan, Inc.	Freddy's Food Mart	Gainesville	GA	12/11/2009	02/09/2012
33580	R Lalit R. Chhadua	Chevron Food Mart #12	Gainesville	GA	01/03/2012	
33581	L US Check Cashing LLC	US Check Cashing	Fitzgerald	GA	01/03/2012	
33582	L Advanced Title Pawn of Rome LLC	Advanced Title Pawn	Rome	GA	01/03/2012	
33584	R Vaishanavi, LLC	Rose City Liquors	Thomasville	GA	01/03/2012	
33592	L Dnovel Enterprises, Inc.	Discount Check Cashing	Douglasville	GA	01/05/2012	
33599	L Riverside Food & Gas, Inc.	Roswell Check Cashing	Marietta	GA	01/09/2012	
33628	R Dola Krupa, LLC	Clean Scene Laundry	Tifton	GA	01/10/2012	
33662	R Niran LLC	EZ Quick Stop	Wadley	GA	01/12/2012	
33665	L Melody B. Milton	Quick Cash Check Cashing	Albany	GA	01/17/2012	
33666	L Toddler World, LLC	Moreland Check Cashing	Atlanta	GA	01/17/2012	
33690	L FNL, LLC	El-Bueno Food Mart	Chamblee	GA	01/18/2012	
33707	R Kennedy Drugs, Inc.	Kennedy Drugs	Macon	GA	01/20/2012	
33739	L Sandra C. Pate	Fast Stop	Cordele	GA	01/24/2012	
33740	L Classic Systems, Inc.	Tax Central	Columbus	GA	01/24/2012	
33747	R Shri Shiva, Inc.		Jesup	GA	01/26/2012	
33751	R Jai Matahji, Inc.	AB Food	Valdosta	GA	01/26/2012	
33753	R Jai Gahnpati, Inc.	Gas N Go	Valdosta	GA	01/26/2012	
33741	L HS & KJ Enterprise, Inc.	Garden City Package Shop	Garden City	GA	01/27/2012	
33746	L Munasa, Inc.	Mt. Zion Food Mart	Morrow	GA	01/27/2012	
33749	R Soo Han Yun	Lucky Store	Augusta	GA	01/27/2012	
33750	L IQRA 1 Enterprises, Inc.	Rex Road Amoco	Ellenwood	GA	01/27/2012	
33752	L MMLXLV, LLC		Jonesboro	GA	01/27/2012	
33763	L Casanova Enterprises, Inc.		Gainesville	GA	01/27/2012	
33766	R Sikders, Inc.	Global Newsstand	Atlanta	GA	01/30/2012	
33768	R Galaxy Development Group, LLC	Fast Trip	Macon	GA	01/30/2012	
33767	R Pinal Corporation	Quick Pantry	Athens	GA	01/31/2012	
33769	R Ajaykumar C. Bhavsar	TEJ Food Store	Albany	GA	01/31/2012	
33781	L SJP Investment, LLC		Norcross	GA	01/31/2012	
33782	R Radhika Investment, Inc.	Fort Hawkins Convenience Store	Macon	GA	01/31/2012	
33748	L Convenient Cash, Inc.	Convenient Cash	Powder Springs	GA	02/03/2012	
33794	L Northwood C Store, Inc.	Quick Shop #2	Atlanta	GA	02/03/2012	
33795	R Shree Amba Mataji, Inc.	Citgo Food Mart	Vienna	GA	02/03/2012	
33806	R Sham Corporation	Quick Stop Store #1	McRae	GA	02/03/2012	
33807	R Om Shiv, Inc.	Adams Market	Brunswick	GA	02/03/2012	
33810	L Comfort Akaya	Commy Check Cashing	Marietta	GA	02/06/2012	
33811	R Ji Kyung Song	Family Food Mart	Fort Valley	GA	02/07/2012	
33816	R Sidewinder, Inc.	Wild Bill's Partyshop	Columbus	GA	02/10/2012	
33872	R SAANVI 2012, Inc.	BP Quick Change #82	Tifton	GA	02/12/2012	
33813	L Candler Development Group, LLC	Candler Food Mart	Decatur	GA	02/14/2012	

**LICENSED AND REGISTERED CHECK CASHERS
APPROVED OR REINSTATED DURING THE 1ST QUARTER OF 2012**

LIC/ REG#	CODE	NAME	DBA	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33814	L	Francis Williams-Bongay		Atlanta	GA	02/14/2012	
33812	R	Rudra Investments, Inc.	Discount Point	Savannah	GA	02/15/2012	
33855	R	Dalomais, Inc.	Sabor Latino Abarrotes	Sugar Hill	GA	02/15/2012	
33874	R	Laxmi Vaibhav, LLC	ABC Convenience Store #2	Chatsworth	GA	02/17/2012	
33876	R	Tienda Latina, Inc.		Cairo	GA	02/17/2012	
33877	R	Akshar Holding, Inc.	Lowndes Food Mart	Valdosta	GA	02/17/2012	
33900	R	Shaishav, Inc.	Neighborhood Grocery	Patterson	GA	02/22/2012	
33907	L	Buster Enterprises, Inc.	EZ Rental and Check Cashing	Columbus	GA	02/22/2012	
33817	L	Unlimited Taxes and More, Inc.		Hinesville	GA	02/23/2012	
33873	L	SAEE, Inc.	A&E Check Cashing	Atlanta	GA	02/23/2012	
33909	R	Pravin & Madhu Corporation	MK Food Mart #5	Valdosta	GA	02/23/2012	
33899	L	Irene Bisong	Global Check Cashing	Atlanta	GA	02/24/2012	
33944	L	M&M Check Cashing, LLC	M&M Check Cashing	Lilburn	GA	02/24/2012	
33910	L	Butler Foodmart, Inc.	Butler Food Mart	Butler	GA	02/27/2012	
33912	L	Irma P. Perkins	Friendly Income Tax	Statesboro	GA	02/27/2012	
33947	R	Kathiya and Patel, Inc.	Four C's Truck Stop	Pearson	GA	02/27/2012	
33880	R	Fina Corp.	San Rafael	Canton	GA	02/28/2012	
33915	R	Jackson Food & Fuel, LLC	Peachtree Amoco	Jackson	GA	02/28/2012	
33945	L	Grovetown Check Cashing, LLC	Grovetown Check Cashing	Grovetown	GA	02/28/2012	
33948	L	Las Americas, Inc.	San Luis Grocery	Columbus	GA	02/28/2012	
33959	L	Morning Calm Properties, Inc.	Ok Cha's Variety Store	Hinesville	GA	02/29/2012	
33986	R	Shah, Inc.	Monroe Food Mart	Monroe	GA	03/05/2012	
33987	R	Shahenshah, Inc.	Oxford Food Mart	Oxford	GA	03/05/2012	
33988	L	Fifth Era, Inc.	Quick Change	Carrollton	GA	03/05/2012	
34001	L	Premier PCS, Inc.	Citizen Mart	Atlanta	GA	03/06/2012	
34014	L	Yam Diamond, Inc.	Shell Food Mart	Douglasville	GA	03/07/2012	
34039	L	Shree Harikrishna, Inc.	Downtown Beverage	Lavonia	GA	03/13/2012	
34046	R	Ayushi Development, LLC	Quik Mart #23	Moultrie	GA	03/13/2012	
34047	R	Ashwani Kumar	A&A C Store	Cataula	GA	03/13/2012	
34050	L	Om Shreeji, LLC	Gwinnett Convenience Store	Doraville	GA	03/13/2012	
34052	R	Jack Gregory Hawkins	Greg's Convenience Store	Waynesboro	GA	03/16/2012	
34053	R	Bhumi Enterprises, LLC	Quik Mart #25	Moultrie	GA	03/16/2012	
34055	L	Brito's LLC	Brito's Check Cashing	Columbus	GA	03/16/2012	
34088	R	Shree Mahakali, Inc.	Tom's Foodmart	Macon	GA	03/16/2012	
34089	R	Moats IGA Super Market, Inc.	Moats IGA	Sylvania	GA	03/16/2012	
34048	L	Abdul Quabeer Quddoos	Q&Q Brothers	Griffin	GA	03/22/2012	
34090	R	Metter 1 Corporation	El Cheapo #75	Glennville	GA	03/22/2012	
34091	R	H. Talukder LLC	Exxon at Papermill	Lawrenceville	GA	03/22/2012	
34108	L	Kuick Money Check Cashing LLC		Lawrenceville	GA	03/22/2012	
34112	R	Miraj Investment, Inc.	Fastee Package Store	Macon	GA	03/22/2012	
33949	R	Dennis Gary Neville	Vista Pawn	Columbus	GA	03/23/2012	
34120	L	Chi Ching LLC	Chi Ching Check Cashers	Lawrenceville	GA	03/23/2012	
34146	R	Jay Narsangaveer, LLC		Sandersville	GA	03/29/2012	

TOTAL: 85

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED DURING THE 1ST QUARTER OF 2012**

LIC/	CODE NAME	CITY	ST	CLOSED	REVOKED
33498	RD Taxi Veloz	Dalton	GA	02/28/2012	02/28/2012
31601	LD EZ & Fast Check Cashing, LLC	Marietta	GA	01/01/2012	
9469	LD Tower Package Store	ATLANTA	GA	01/02/2012	
23640	RD Sadhi Krupa, Inc.	TIFTON	GA	01/10/2012	
30197	LD All in One Convenience, Inc.	Atlanta	GA	01/18/2012	
32351	RD C First, Inc.	Marietta	GA	01/23/2012	
20999	RD AB Food	VALDOSTA	GA	01/26/2012	
22448	RD Sonac, Inc.	JESUP	GA	01/26/2012	
20328	LD Noor Group Inc	ELLENWOOD	GA	01/27/2012	
24276	LD Garden City Package Store	GARDEN CITY	GA	01/27/2012	
21819	RD World Cash, Inc.	MARIETTA	GA	01/28/2012	
23838	LD Chung's Enterprise/C&K Check Cashing	NORCROSS	GA	01/31/2012	
33476	LD Jason's Mini Mart	Fort Valley	GA	02/07/2012	
21934	LD Alexander Check Cashing	TYBEE ISLAND	GA	02/10/2012	
16270	LD Roswell Plaza Check Cashing	MARIETTA	GA	02/22/2012	
32629	RD The Right Group, Inc.	Columbus	GA	02/22/2012	
33003	RD Ina Management, Inc.	Tifton	GA	02/22/2012	
23770	LD Columbia Check Cashing, LLC	THOMSON	GA	02/28/2012	
23420	RD Shell Food Mart	OXFORD	GA	03/05/2012	
9211	RD Gwinnett Convenience Store	DORAVILLE	GA	03/13/2012	
23057	RD Downtown Beverage	LAVONIA	GA	03/13/2012	
13223	LD Amigo Check Cashing	MARIETTA	GA	03/16/2012	
22925	RD Mama Enterprises, Inc.	Lawrenceville	GA	03/22/2012	
20727	LD Yarbrough's Title Pawn	LAGRANGE	GA	03/31/2012	

TOTAL: 24

MSB LICENSE AND REGISTRATION CODES— (In Tables)

Active License/Registration Codes		Inactive License/Registration Codes	
L	Check Cashier Licensee	LD	Check Cashier Licensee
R	Check Cashier Registrant	RD	Check Cashier Registrant
S	Seller of Checks/Money Orders Licensee	SD	Seller of Checks/Money Orders Licensee
M	Money Transmitter Licensee	MD	Money Transmitter Licensee

**LICENSED CHECK SELLERS AND MONEY TRANSMITTERS
APPROVED DURING THE 1ST QUARTER OF 2012**

LIC#	CODE	NAME	DBA	CITY	ST	APPROVAL
33307	M	USFOREX Inc.	USFOREX	Wilmington	DE	01/30/2012
33745	M	Pronto Money Transfer Inc.	Pontual Money Transfer	Manhattan Beach	CA	01/30/2012
33506	S	NetSpend Corporation		Austin	TX	02/06/2012
33815	M	Official Payments Corporation		Norcross	GA	03/19/2012

TOTAL: 4

**LICENSED CHECK SELLERS AND MONEY TRANSMITTERS
WITHDRAWN OR SURRENDERED DURING THE 1ST QUARTER OF 2012**

LIC#	CODE	NAME	DBA	CITY	ST	WITHDRAWN	SURRENDERED
33365	MD	Smart Plus USA LLC		Minneapolis	MN	03/06/2012	
19052	MD	World Cash, Inc.	World Cash	MARIETTA	GA		01/28/2012
22935	MD	Microfinance International Corporation	Alante Financial	WASHINGTON	DC		02/03/2012

TOTAL: 3

Upcoming 2012 State Holidays

Holiday Name	Date Observed
Confederate Memorial Day	April 26 th – Thursday Will be observed on Monday, April 23 rd
Memorial Day	May 28 th – Monday
Independence Day	July 4 th – Wednesday

Department Contact Information

NAME	E-MAIL ADDRESS	PHONE#
Teresa Koeppel, Administrative Examiner <i>(Check Sellers/Money Transmitters, MSB Exams)</i>	tkoeppel@dbf.state.ga.us	(770) 986-1639
Susan Nelson, Applications Analyst <i>(Check Cashers)</i>	nelson@dbf.state.ga.us	(770) 986-1652

Corresponding with the Department



When corresponding with the Department, e-mail communication is preferred. 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 with an answer. The main Division e-mail address is msb@dbf.state.ga.us.

Since the Department's main method of communicating with licensees/registrants is via e-mail, it is very important that you supply the Department with a valid e-mail address and that you keep us informed if your e-mail address changes. Please be sure that your e-mail account does not divert Department e-mail to your spam or junk folder.

Georgia Department of
Banking and Finance

2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341-5565

Phone: (770) 986-1633
Fax: (770) 986-1655 or 1029

Email: msb@dbf.state.ga.us

We're on the Web!
dbf.georgia.gov

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/processors, lenders and loan originators, 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.

Our Motto is: "Safeguarding Georgia's Financial Services"

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