

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, 2014

Inside this Issue:

Upcoming Check Cashing Classes <i>(continued)</i>	2
Upcoming 2014 State Holidays	2
Check Casher Activity for the 4th Quarter	3
Check Seller / Money Transmitter Activity for the 4th Quarter	4
Administrative Actions	5
Contact Information	5

Fingerprint Background Checks Process Change

The Department reviews criminal background checks on all owners of 10% or greater and other control persons of Georgia seller of check and money transmitter licensees prior to approval of a new application or change request. Individuals that reside in Georgia are required to have their fingerprint background checks processed at a GAPS location but must first contact the Department to be registered to do so.



For out-of-state individuals, the Department will no longer process fingerprint cards in-house; rather, out-of-state individuals will be required to submit fingerprint cards directly to 3M Cogent.

Please note that the Department has updated its forms and website about change in procedure. Current instructions regarding fingerprinting can be found for sellers of checks at <http://dbf.georgia.gov/documents/fingerprint-background-check-services-gaps>.

Upcoming Check Cashing Classes

During 2014, the Department will continue to hold a class at its [main office](#) every other month that is open to all check cashers. The class benefits first-time check cashers and veteran check cashers. Classes are scheduled on Tuesdays at 10:00 a.m. and generally last about an hour and a half.

There is no cost for the class and it is a great way to learn about Georgia law, Department regulations, the Bank Secrecy Act (BSA) and Anti-Money Laundering requirements. During examinations, those who have attended the class have stated that the knowledge and information they gained helped prevent violations and avoid the

(Continued on page 2)

Upcoming Check Cashing Classes

(Continued from page 1)

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.

Upcoming 2014 Check Casher Class Dates and Times*

May 20th, 10:00 AM

July 15th, 10:00 AM

September 16th, 10:00 AM

November 18th, 10:00 AM

The classes are limited to a maximum of seven attendees, so you must make an advance reservation for a seat by calling 770-986-1639 or emailing tkoeppel@dbf.state.ga.us at least five days before the class is held. Reserve your seat NOW! We look forward to seeing you.

* Please note that the class schedule is subject to change.

Upcoming 2014 State Holidays

Holiday Name	Date Observed
Confederate Memorial Day	Saturday, April 26 th Will be observed on Monday, April 28 th
Memorial Day	Monday, May 26 th
Independence Day	Friday, July 4 th
Labor Day	Monday, September 1 st
Columbus Day	Monday, October 13 th
Veterans' Day	Tuesday, November 11 th
Thanksgiving Day	Thursday, November 27 th Lee's Birthday will be observed on Friday, November 28 th
Christmas Day	Thursday, December 25 th Washington's Birthday will be observed on Friday, December 26 th

**LICENSED AND REGISTERED CHECK CASHERS
APPROVED OR REINSTATED DURING THE 1ST QUARTER OF 2014**

LIC/REG#	CODE	NAME	DBA	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
36305	L	La Shelton Woodgett	Columbus Tax and Check Cashing Service	Columbus	GA	01/08/2013	01/07/2014
38428	R	FNA Grocery, LLC	Zetella Express	Griffin	GA	06/18/2013	01/07/2014
30757	R	MC & Jeon, LLC	H&B Grocery	Decatur	GA	10/15/2010	01/13/2014
22999	R	Shamash K. Bawa	Community Plaza II	Fort Valley	GA	11/09/2007	01/14/2014
23000	R	Shamash K. Bawa	Friendly Foods	Marshallville	GA	11/09/2007	01/14/2014
9233	L	Pritneal Investments, Inc.	Little Farm #2 Foodmart	Doraville	GA	08/01/1990	01/16/2014
16556	L	Mahal Corporation	Beverage Club	Stone Mountain	GA	05/18/2001	01/31/2014
30887	R	Ramin, Inc.		Snellville	GA	11/08/2010	02/10/2014
23458	R	Swift Shops of Baxley, Inc.	Dwain's IGA	Baxley	GA	06/13/2008	03/07/2014
31176	R	Vivek Enterprises, Inc.	Busy Corner	Ashburn	GA	12/10/2010	03/07/2014
32084	L	Cash City, Inc.		Vidalia	GA	04/07/2011	03/17/2014
25761	L	Purusharth, Inc.	Main Street Grocery	Vidalia	GA	03/04/2010	03/18/2014
24086	R	Vidhi N & D Inc.	Tallapoosa Food Mart	Tallapoosa	GA	08/27/2009	03/26/2014
40754	R	Shree Laxmi, Inc.		Kingsland	GA	01/07/2014	
40761	R	PMA Supermarkets, Inc.	Penny Pinchers	Cedartown	GA	01/07/2014	
40797	R	Cato Wireless, LLC		Austell	GA	01/07/2014	
40806	R	Gajkarna Corporation	Happy Food Mart	Dawsonville	GA	01/07/2014	
40807	L	Hand Services, Inc.		Mableton	GA	01/07/2014	
40804	R	William D. Garnto	Chalkminers Diner	McIntyre	GA	01/09/2014	
40857	R	Latin Mundo Inc.	Latin Mundo	Alpharetta	GA	01/13/2014	
40809	R	S&R Universal, Inc.	Old South	Auburn	GA	01/15/2014	
40889	R	Azim, Inc.	Shell Food Mart	Decatur	GA	01/15/2014	
40493	L	Nisidip, Inc.	Warehouse Beverage	Rome	GA	01/16/2014	
40788	R	Shyamsanna LLC		Jesup	GA	01/16/2014	
40856	L	Ms. Cash Advance LLC		Hinesville	GA	01/16/2014	
40934	L	Akash Investment Inc.	Chevron Food Mart	College Park	GA	01/27/2014	
40932	R	Om Priya Corp.	Cordele Food Mart	Cordele	GA	01/28/2014	
40935	R	Madhu N Raman Corporation	Hoschton Food Mart	Hoschton	GA	01/28/2014	
40684	L	Bhagavati, Inc.	Lewiston Express	Grove Town	GA	01/31/2014	
40971	R	Komal Food, Inc.	Rochelle Place	Rochelle	GA	02/03/2014	
41019	L	Jai Sri Krishna, Inc.	Marathon West Gray	Gray	GA	02/03/2014	
41024	L	Visa Games LLC	Quick Cash	Tifton	GA	02/03/2014	
41023	L	Money Mart of Adamsville, LLC		Atlanta	GA	02/04/2014	
41069	R	Kingston Grocery, Inc.	Kingston Grocery	Kingston	GA	02/04/2014	
41000	L	Affordable Liquidation, Inc.	Leggs Package	Gainesville	GA	02/06/2014	
41070	R	Hapeville Food Mart, Inc.	Hapeville Texaco	Hapeville	GA	02/10/2014	
41243	L	All Check Solutions LLC	Check Reliance	Lilburn	GA	02/17/2014	
41355	L	Cuthbert Finance Co., Inc.	Dawson Pawn & Outdoors	Dawson	GA	02/26/2014	
41356	L	Siana Ishana Ent., Inc.		College Park	GA	02/26/2014	
41375	L	Guestern LLC	Guestern Multiservices	Norcross	GA	02/26/2014	
41431	R	Stephens Super Foods, Inc.	Piggly Wiggly	Vienna	GA	03/06/2014	
41465	R	Valliani LLC	Petro Mart	Austell	GA	03/06/2014	
41434	L	Cash-My-Check, Inc.		Duluth	GA	03/18/2014	
41479	R	ASMA Enterprise II, Inc.	Stop N Shop 2	College Park	GA	03/18/2014	
41587	L	Winder Pure Gas Inc.	Kuntry Korner	Winder	GA	03/18/2014	
41606	R	El Super Inc.	El Super International	Savannah	GA	03/18/2014	
41464	R	Dola Krupa LLC	Sunny Swifty	Tifton	GA	03/19/2014	
41793	R	Neighborhood Food Mart, Inc.	Neighborhood Food Mart	East Point	GA	03/27/2014	

**LICENSED AND REGISTERED CHECK CASHERS
APPROVED OR REINSTATED DURING 1ST QUARTER OF 2014**

LIC/REG#	CODE	NAME	DBA	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
41847	R	Metro Financial Service, LLC	Primo Check Cashing	Atlanta	GA	03/27/2014	
41893	R	Marsha Enterprises, LLC	Express Food Mart	Norcross	GA	03/27/2014	
41435	R	Tulsidev LLC	Buzzy's Food Mart	Uvalda	GA	03/28/2014	
Total	51						

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED DURING THE 1ST QUARTER OF 2014**

LIC/REG#	CODE	NAME	DBA	CITY	ST	CLOSED
20628	LD	Alpha Payment Solutions, Inc.	Alpha Payment Solutions	CONYERS	GA	01/09/2014
23739	LD	C.W.O Enterprises, Inc.	Warehouse Beverage	ROME	GA	01/16/2014
30948	LD	Prompalin, Inc.	MS Cash Advance Title Pawn	Hinesville	GA	02/07/2014
33747	RD	Shri Shiva, Inc.		Jesup	GA	02/07/2014
33308	LD	Lodhi 1 Food Mart LLC	Dallas Shell	Dallas	GA	02/21/2014
21213	RD	Jai Bhramhani, Inc.	Red Barn Grocery	CARTERSVILLE	GA	02/28/2014
23419	RD	Bluewaters Enterprises, Inc.	AM PM	FLOWERY BRANCH	GA	03/18/2014
Total	7					

**LICENSED CHECK SELLERS AND MONEY TRANSMITTERS
APPROVED OR REINSTATED DURING THE 1ST QUARTER OF 2014**

LIC#	CODE	NAME	CITY	ST	ORIGINAL	
					APPROVAL	REINSTATED
24047	M	Global Transaction Services LLC	Johns Creek	GA	08/31/2009	03/27/2014
39951	S	Intuit Payments, Inc.	Mountain View	CA	01/03/2014	
40189	M	U.S. Equity Advantage, Inc.	Orlando	FL	02/24/2014	
40011	S	Payoneer, Inc.	New York	NY	03/14/2014	
Total	4					

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

ADMINISTRATIVE ACTIONS

Final Cease and Desist Orders

- ◆ **Ingo Money, Inc., Roswell, GA** - Order to Cease and Desist issued on 1/9/2014 became final on 3/18/2014.

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"

Sign-up to Receive this Publication

This quarterly publication is delivered to interested parties via e-mail and is also available from the Department's website at: <http://dbf.georgia.gov> under Publications, **MSB Newsletter**. If you would like to be added to our distribution list, send an e-mail to dbfpress@dbf.state.ga.us stating your name and e-mail address. Please be sure to include "**Subscribe to MSB Newsletter**" in the Subject line.

