

# 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, 2016

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*MSB Activity by Current  
License Status*

### Fingerprint Processing

For reasons that are beyond the Department's control, we are currently experiencing delays in the processing of fingerprint cards during the licensing application process and/or Advance Change Notices. The delays are primarily affecting applicants whose headquarters are located outside the state of Georgia and/or that are required to submit hardcopy fingerprint cards.

To ensure that fingerprints are processed expediently, please mail fingerprint cards to the following address:

3M Cogent, Georgia CardScan  
639 N Rosemead Blvd  
Pasadena, CA 91107

Read more about fingerprint processing on the Department's website at:  
<http://dbf.georgia.gov/documents/fingerprint-background-check-services-gaps>

### Money Transmitter and Seller of Payment Instruments Quarterly Reporting

All Money Transmitter and Seller of Payment Instruments Licensees were emailed directly with instructions on how to complete the online form that is being used for quarterly reporting requirements for the period ending March 31, 2016.

In addition to completing the Department's webform, agent/office information must be uploaded via the UAAR in the NMLS to complete your quarterly reporting. If you have no agents or offices, you must still report through the NMLS. Questions regarding the UAAR should be directed to the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).

**Please complete and submit both reports by May 15, 2016.**

Licensees that fail to file both reports by the deadline will be assessed a fine of \$1,000 and may subject their Georgia license to revocation.

### Upcoming Events - Save the Date

Representatives from the Department will be speaking on June 29, 2016, at 10:00 a.m. in Dalton, GA at the Northwest Georgia Trade and Convention Center and on July 21, 2016, at 10 a.m. in Forsyth, GA at the Tift College State Offices South. Please check your email for any updates regarding exact times and locations.

This will serve as an opportunity for Money Service Business (“MSB”) Licensees to hear about the laws and rules concerning check cashing and for licensees to ask questions.

If you are unable to attend one of these sessions, please refer to the information below for a listing of remaining Atlanta classes for 2016.

### Upcoming Atlanta Check Cashing Classes

The Department offers a check cashing class that benefits first-time and experienced check cashers. Classes are scheduled on Tuesdays at 10:00 a.m. and generally last about an hour.

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 (“AML”) requirements. 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 classes are limited to a maximum of seven attendees, so you must make an advance reservation by calling 770-986-1639 or emailing [tkoepfel@dbf.state.ga.us](mailto:tkoepfel@dbf.state.ga.us). Reserve your seat now! We look forward to seeing you.

Upcoming Atlanta Check Casher Classes*
May 17, 2016, 10:00 AM
July 19, 2016, 10:00 AM

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

### Upcoming 2016 State Holidays

- Tuesday, April 26<sup>th</sup> - Will be observed on Monday, April 25<sup>th</sup>
- Monday, May 30<sup>th</sup>
- Monday, July 4<sup>th</sup>

## Agency Fee Invoices —Paying Fines and Fees

All Department fines and fees are collected via Agency Fee Invoice. The [Agency Fee Invoice Quick Guide](#) provides instructions on how to pay an invoice through your NMLS account.

As fines and fees are assessed by the Department, an Outstanding Agency Fee Invoice license item will be created on your NMLS record. NMLS accepts both credit cards and ACH; however, invoices paid by credit card are subject to a convenience fee in addition to the invoice amount. Prompt payment is required. NMLS may restrict access to entities with unpaid invoices.

### Department Contact Information

NAME	E-MAIL ADDRESS	PHONE#
Teresa Koeppel, Administrative Examiner	<a href="mailto:tkoeppel@dbf.state.ga.us">tkoeppel@dbf.state.ga.us</a>	(770) 986-1639
Ana Contreras, Applications Analyst	<a href="mailto:acontreras@dbf.state.ga.us">acontreras@dbf.state.ga.us</a>	(770) 986-1652
Joel Byers, Senior NDFI Examiner	<a href="mailto:byers@dbf.state.ga.us">byers@dbf.state.ga.us</a>	(770) 986-1656

### 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](mailto:msb@dbf.state.ga.us).

Since the Department's main method of communicating with licensees 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](mailto:msb@dbf.state.ga.us)

**We're on the Web!**  
[dbf.georgia.gov](http://dbf.georgia.gov)

The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, and state-chartered trust companies. The Department also has responsibility for the supervision, regulation, and examination of Merchant Acquirer Limited Purpose Banks (MALPBs) chartered in Georgia.

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, check cashers, sellers-issuers of payment instruments, money transmitters, 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 a willing and able partner with our regulated entities in order to support vibrant economic growth and prosperity in Georgia.

**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](mailto: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.



## APPENDIX

License Status	Definition
<b>Approved</b>	The entity has an Approved license.
<b>Denied</b>	The entity applied for a license and the request was Denied.
<b>Revoked</b>	The entity's license was Revoked and the entity is no longer authorized to conduct business.
<b>Terminated – Expired</b>	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
<b>Terminated – Ordered to Surrender</b>	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
<b>Terminated – Surrendered/Cancelled</b>	The entity has requested a surrender/cancellation of their license and the regulator has granted this surrender/ cancellation request.

## MSB ACTIVITY BY CURRENT LICENSE STATUS

### GA Check Casher License

#### Approved

NMLS#	License#	Company Name	Date	City	State
1414544	48964	speeding services llc	01/07/2016	marietta	GA
1418246	48129	Shehzad Inc	01/07/2016	Griffin	GA
1449108	49154	Eastside Package Store	01/11/2016	Eatonton	GA
1440336	49005	Kamruddin 81 LLC	01/11/2016	Monroe	GA
1268497	43096	Old Dixie C. Store,Inc	01/20/2016	Forest Park	GA
1254975	39950	AMAN FOOD MART INC	01/20/2016	CHAMBLEE	GA
1253813	44379	KRUPA AND ADITI LLC	01/21/2016	CHATSWORTH	GA
1291887	45258	Geo. H. Green Oil, Inc.	01/25/2016	Fairburn	GA
1449070	49199	RADHE 1 INC	01/25/2016	Dalton	GA
1447496	49215	D & G Burke Dawgs LLC	01/25/2016	Waynesboro	GA
1309468	34484	Ocilla Liquor Store Inc	01/25/2016	Ocilla	GA
1449085	49238	Norcross Convenience LLC	01/25/2016	Norcross	GA
1426734	48130	TANI SONI LLC	01/25/2016	POWDER SPRINGS	GA
1252429	19373	Choi, Young, Ho	01/29/2016	Macon	GA
1250935	13492	Laurens Check Cashing, LLC	01/29/2016	East Dublin	GA
1252356	34482	R AND N CORPORATION	01/29/2016	OCILLA	GA
1447123	49152	The Spirited Sportsman, Inc.	01/29/2016	Louisville	GA
1423884	19301	CENTRAL GAS LLC DBA JR'S MART	01/29/2016	AUGUSTA	GA
1230599	35750	PATIALA FOOD MART, INC	02/04/2016	Duluth	GA
1453780	49372	FALKENYA LLC	02/04/2016	MCDONOUGH	GA

1443935	49512	Corner Grocery 2260 LLC	02/04/2016	Macon	GA
1443932	49513	Shri New Khodiyar 1 LLC	02/04/2016	Warner Robins	GA
1443933	49514	Shri New Khodiyar 2 LLC	02/04/2016	Warner Robins	GA
1448275	49448	3352 Laescondida Inc	02/08/2016	Sandysprings	GA
1246311	37110	WREN, RAY, BYRON DBA Rack & Grill	02/10/2016	martinez	GA
1440184	48646	AASHI CORPORATION	02/11/2016	VALDOSTA	GA
1454561	49591	ZEAS LLC	02/19/2016	Rome	GA
1463155	49865	JUPITER FOODMART INC.	02/23/2016	COVINGTON	GA
1246296	20959	acwi,inc	03/04/2016	conley	GA
1457141	49707	Usw trading llc	03/11/2016	Lawrencville	GA
1465942	50027	MANGAL MURTI INC	03/11/2016	GIRARD	GA
1464030	50149	Ashparr Inc	03/18/2016	winder	GA
1433294	48837	Ben JM, Inc.	03/18/2016	College Park	GA
1475021	50492	EL CARNAVAL INC	03/31/2016	MACON	GA
1465676	50051	Shri Swaminarayan Inc	03/31/2016	Cumming	GA
1468234	50151	PATH & BIJAL, LLC	03/31/2016	COCHRAN	GA

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### ***Terminated - Expired***

<b>NMLS#</b>	<b>License#</b>	<b>Company Name</b>	<b>Date</b>	<b>City</b>	<b>State</b>
1237513	21141	HMRK Enterprises, Inc.	01/01/2016	unadilla	GA
1229122	32849	HARSH & JAYESH INC	01/01/2016	VALDOSTA	GA
1373778	46431	JNG Financial Services	01/01/2016	Newnan	GA
1277082	21521	Joe's Check Cashing	01/01/2016	Douglas	GA
1256706	21344	H & K Trading, Inc	01/01/2016	Decatur	GA
1265798	20516	Glamour Inc	01/01/2016	Chamblee	GA
1239850	44378	Hari One GA Inc.	01/01/2016	Athens	GA
1256709	19859	HMS Lee Inc	01/01/2016	Atlanta	GA
1278402	45716	J.D. Fletcher and Associates LLC	01/01/2016	Atlanta	GA
1240009	43264	Jay Meldi Madi, Inc.	01/01/2016	Fort Valley	GA
1266679	40606	JM FOODMART LLC	01/01/2016	JEFFERSON	GA
1247866	28148	Jai Omkara LLC	01/01/2016	Lagrange	GA
1239878	39641	JINAL ENTERPRISE INC.	01/01/2016	TIFTON	GA
1268778	38358	Just Finance, LLC	01/01/2016	Dalton	GA
1241256	23050	JIN HA INC	01/01/2016	MCINTYRE	GA

1266665	37812	JW USA, LLC DBA SIGMAN BOTTLE SHOP	01/01/2016	CONYERS	GA
1271000	18925	Jay Check Cashing Inc.	01/01/2016	Marietta	GA
1228544	19108	Georgia e-fast Tax Service Inc	01/01/2016	COLUMBUS	GA
1232485	40327	LA SALSA MEXICAN STORE, INC.	01/01/2016	GARDEN CITY	GA
1240004	21402	bowdoin's grocery & service station ,inc	01/01/2016	juliette	GA
1239871	9200	4 Tigers Co.	01/01/2016	ATHENS	GA
1244141	35277	A & S USA LLC	01/01/2016	Gainesville	GA
1269216	20793	A Square Enterprises Inc	01/01/2016	Conyers	GA
1256774	30946	ADAM & AIDEN, INC.	01/01/2016	DULUTH	GA
1263367	41000	AFFORDABLE LIQUIDATION INC	01/01/2016	Gainesville	GA
1246273	40934	Akash investment inc	01/01/2016	Marietta	GA
1269864	36320	AMAB ENTERPRISES 2	01/01/2016	milledgeville	GA
1242160	22926	Ambi llc	01/01/2016	Tifton	GA
1264889	9253	Anndav Corporation	01/01/2016	Athens	GA
1263359	36540	Asma enterprise,inc	01/01/2016	college park	GA
1263348	41479	ASMA Enterprises II,INC	01/01/2016	georgia	GA
1272151	42009	ASV food & fuel llc	01/01/2016	royston	GA
1232823	20122	BIBI ENTERPRISES INC	01/01/2016	RIVERDALE	GA
1254362	20127	Elena Mejia	01/01/2016	Calhoun	GA
1230611	20370	EDDIE'S PACKAGE,INC	01/01/2016	DECATUR	GA
1291887	45258	Geo. H. Green Oil, Inc.	01/01/2016	Fairburn	GA
1254349	23912	Gauresh Food Mart Inc.	01/01/2016	Covington,	GA
1230332	22142	Galaxy Check Cashing, Inc.	01/01/2016	Canton	GA
1252871	39889	Five Lions Of Abyssinia Inc.	01/01/2016	Norcross	GA
1243782	22253	Felisa Cervantes dba Dyanas Gift and Decorations	01/01/2016	Athens	GA
1232787	9119	BIG MAN PACKAGE STORE	01/01/2016	DECATUR	GA
1246770	41606	EL SUPER INC	01/01/2016	SAVANNAH	GA
1230980	23397	BILO, LLC	01/01/2016	JACKSONVILLE	FL
1241588	23058	Dheeraj Inc D/B/A First Midway Package	01/01/2016	Macon	GA
1240406	24139	CoCo Molly Corporation	01/01/2016	Tucker	GA
1252429	19373	Choi, Young, Ho	01/01/2016	Macon	GA
1241505	9180	Central Gwinnett Check Cashers, Inc.	01/01/2016	Buford	GA
1271642	41434	Cash-My-Check Inc	01/01/2016	Atlanta	GA
1255049	23425	George Brown	01/01/2016	Albany	GA

1250935	13492	Laurens Check Cashing, LLC	01/01/2016	East Dublin	GA
1232474	33209	saiarang inc.	01/01/2016	SAVANNAH	GA
1325516	45775	quickstop2	01/01/2016	atlanta	GA
1263004	42126	SINGHANI INVESTMENT GROUP LLC	01/01/2016	HOMERVILLE	GA
1239857	33806	Sham Corporation	01/01/2016	McRae	GA
1273882	23254	Seven Seas Bottle Shop Inc	01/01/2016	Powder Springs	GA
1383830	47181	Serena Hwy 81 LLC	01/01/2016	Monroe	GA
1251208	43106	LA MEXICANA CHECK CASHING INC	01/01/2016	Rome	GA
1405929	47482	SK STAR, LLC	01/01/2016	CONYERS	GA
1261555	44321	Laxmi Vishnu, Inc	01/01/2016	Brunswick	GA
1377036	46691	SUNRISE 3015 INC.	01/01/2016	CAMILLA	GA
1254333	22908	S S PAEK ENTERPRISES INC	01/01/2016	AUGUSTA	GA
1251226	31652	Rufus C Little DBA Little Bait Tackle & Pawn	01/01/2016	Perry	GA
1238769	34145	RMA Foodmart Inc	01/01/2016	Winder	GA
1276467	26509	Rinku Convenience Inc	01/01/2016	Guyton	GA
1238675	36805	Rana Enterprises Inc.	01/01/2016	Jonesboro	GA
1252356	34482	R AND N CORPORATION	01/01/2016	OCILLA	GA
1310854	45576	SANJANA & NAVYA LLC	01/01/2016	MOULTRIE	GA
1229162	30693	UMIYA ENTERPRISES INC	01/01/2016	OCHLOCKNEE	GA
1231347	16203	YI & CHA, INC.	01/01/2016	conyers	GA
1246311	37110	WREN, RAY, BYRON DBA Rack & Grill	01/01/2016	martinez	GA
1230987	18213	WINN-DIXIE STORES, INC.	01/01/2016	JACKSONVILLE	FL
1230992	18226	WINN-DIXIE RALEIGH, INC.	01/01/2016	JACKSONVILLE	FL
1248882	44203	Welcome Pantry 7 LLC	01/01/2016	College Park	GA
1231865	39571	WALGREEN CO	01/01/2016	DEERFIELD	IL
1273558	33781	SJP Investment LLC	01/01/2016	Norcross	GA
1238669	34316	Video Tienda Jesus Maria #1	01/01/2016	Moultrie	GA
1230975	43748	SAMSON MERGER SUB, LLC	01/01/2016	JACKSONVILLE	FL
1267189	23237	Transouth Investments Corp	01/01/2016	Atlanta	GA
1261529	34874	TOMMYS PACKAGE STORE INC	01/01/2016	MOULTRIE	GA
1240769	42940	THE ZENITH CORPORATION	01/01/2016	Mystic	GA
1236398	29939	TGAA LLC	01/01/2016	Cumming	GA
1230356	20558	TELEMAX COMMUNICATIONS INC	01/01/2016	MARIETTA	GA
1251210	12110	Taurino Store Inc	01/01/2016	Atlanta	GA



1232280	21110	Wade & Gallahar Enterprises, Inc	01/01/2016	Summerville	GA
1269222	32239	P & J QUALITY ENTERPRISES INC	01/01/2016	IRWINTON	GA
1377037	46892	SEAN MARKETING INVESTMENT, LLC	01/01/2016	Woodstock	GA
1230340	23334	Mubarak Financial Services Inc	01/01/2016	Lilburn	GA
1233825	35865	MSVD INCORPORATED DBA THE EASY	01/01/2016	ALMA	GA
1230885	43706	MYGEORGIA STORE INVESTMENT INC	01/01/2016	Atlanta	GA
1309468	34484	Ocilla Liquor Store Inc	01/01/2016	Ocilla	GA
1275574	23760	Moreland bottle shop inc	01/01/2016	Atlanta	GA
1252365	34483	OMNI M CORPORATION	01/01/2016	OCILLA	GA
1256794	42350	MHSM INC.	01/01/2016	COVINGTON	GA
1240796	33909	PRAVIN & MADHU CORPORATION	01/01/2016	VALDOSTA	GA
1241310	23123	Mcduffie Package Store	01/01/2016	Thomson	GA
1246769	33746	MUNASA INC	01/01/2016	morrow	GA
1253870	21112	PALACIOS ENTERPRISES, INC	01/01/2016	DALTON	GA
1240794	21002	MADHU KATEN CORP	01/01/2016	VALDOSTA	GA
1247346	44334	PARO, INC.	01/01/2016	Brunswick	GA
1230599	35750	PATIALA FOOD MART, INC	01/01/2016	Duluth	GA
1249526	29677	MAEB INC dba jax package store	01/01/2016	decatur	GA
1269191	44762	pawan putra investments	01/01/2016	carrollton	GA
1251164	23614	Lee, Jae, James	01/01/2016	Atlanta	GA
1249938	24281	MAZ BUSINESS INC	01/01/2016	ROME	GA
1382815	38297	PAYAL D PATEL LLC	01/01/2016	ALMA	GA
1250466	34957	Lovvorn Road grocery Inc	01/01/2016	Carrollton	GA
1232448	44615	LOGANVILLE ENTERPRISES LLC	01/01/2016	LOGANVILLE	GA
1369134	39920	SSS BROS., INC,	01/15/2016	LENOX	GA
1273621	36304	A & S TEXACO	01/15/2016	VILLA RICA	GA
1237613	23729	Ali & Ali Business, Inc.	01/15/2016	conley	GA
1253879	41023	MONEY MART OF ADAMSVILLE	01/15/2016	Atlanta	GA
1246296	20959	acwi,inc	01/15/2016	conley	GA
1240955	21787	TRIPO, INC	01/15/2016	VALDOSTA	GA
1301673	30695	B & J BEVERAGE, INC.	01/15/2016	MADISON	GA
1255054	22128	C & J Company	01/15/2016	Augusta	GA
1286177	46102	CARNICERIA Y PANDERIA INC	01/15/2016	DALTON	GA
1270534	24750	Faststop of donalsonville inc	01/15/2016	Donalsonville	GA

1299501	33322	BJR ENTERPRISES, INC.	01/15/2016	Madison	GA
1277081	43257	JK Enterprises LLC	01/20/2016	Tifton	GA
1252890	24078	jaymeladi inc	03/07/2016	savannah	GA

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### ***Terminated - Surrendered/Cancelled***

NMLS#	License#	Company Name	Date	City	State
1233299	22699	Point Financial Corporation	03/08/2016	Jonesboro	GA
1252429	19373	Choi, Young, Ho	03/09/2016	Macon	GA
1233050	33290	FAIR MART LLC	03/15/2016	winston	GA

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## GA Money Transmitter License

### ***Approved***

NMLS#	License#	Company Name	Date	City	State
1427719	48587	The Globe Forex Transfer Inc	01/08/2016	Powder Springs	GA
1100635	47594	GPS Capital Markets, Inc.	01/22/2016	South Jordan	UT
1392720	24446	Thinking Minds, Inc.	02/02/2016	Marietta	GA
1339425	49863	FIEM Group LLC	03/17/2016	Dallas	TX
1353207	46563	SEQR Payments, Inc.	03/18/2016	Atlanta	GA

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### ***Terminated - Expired***

NMLS#	License#	Company Name	Date	City	State
1240410	36058	HD INTERNATIONAL GROUP, LLC DBA Dawit Money Transfer	01/01/2016	CLARKSTON	GA
1246290	19111	PELICAN PERSONIFIED INC	01/01/2016	norcross	GA
1326449	46081	DEFAK LLC	01/01/2016	Lawrenceville	GA

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# GA Seller of Payment Instruments License

## *Approved*

NMLS#	License#	Company Name	Date	City	State
1273871	48519	BillMo LLC	03/22/2016	Middlebury	CT
914924	48044	Green Dot Corporation	03/28/2016	Pasadena	CA

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