

Quarterly MSB Newsletter

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

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

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Check Seller and Money Transmitter License Renewal Deadline

Thank you to those licensees who completed the online license renewal and sent in supporting documentation in a timely manner. Licensees that were approved should be able to access the Department's [website](#) to obtain their license certificate for 2013.

The expiration date for all check seller and money transmitter licenses was December 31, 2012. Licensees who failed to submit a renewal application prior to the December 31st expiration must reapply to have their license reinstated. This requires the submission of a new license application form and all supporting documents and fees. The application form is the same as for new applicants and can be found on the Department's website at: <http://dbf.georgia.gov/documents/application-sale-check-or-money-transmitter-license>.

Please take note of the following reminders for next year's renewals:

- The surety bond needed is for the NEXT LICENSE YEAR and it should cover the calendar year. If necessary, please contact your insurance agent and change your bond to cover the calendar year.
- Remember that a continuation certificate must indicate the expiration of the bond. Although the bond is perpetual, it only covers the timeframe that you have actually paid for it to cover.

If you have questions, please contact Teresa Koeppel at (770) 986-1639 or via e-mail at msb@dbf.state.ga.us. Please be sure to include your license number on any communication with the Department. This will allow us to assist you more quickly and efficiently.

DID YOU FORGET YOUR PASSWORD?



The Department has created a password retrieval site for MSB licensees and registrants who have forgotten their login information.
<https://bkgfin.dbf.state.ga.us/MSBForgotPassword.html>

A link to the password retrieval site is provided from the various online process and payment websites for MSBs. Once a license or registration number is entered and verified through the site, the password is sent to the primary e-mail address on file for the license or registration. If the primary contact information for a license or registration has changed, please contact msb@dbf.state.ga.us.

Semi-Annual Reporting: Check Sellers and Money Transmitters

By now, all Check Seller and Money Transmitter licensees should have received the Department's e-mail regarding Semi-Annual Reporting. These reports must be made by the licensee through the Department's online reporting system. The report that is due covers the period of July 1, 2012 through December 31, 2012.

Passwords for accessing the online reporting system are e-mailed to the licensee's primary contact listed in the Department's records. Please make certain that the e-mail the Department has on file for your company is correct.

- ◆ The online system for Check Seller Semi-Annual Reporting is found at:
<https://bkgfin.dbf.state.ga.us/CSSemiAnnualReport.html>
- ◆ The online system for Money Transmitter Semi-Annual Reporting is found at:
<https://bkgfin.dbf.state.ga.us/MTSemiAnnualReport.html>

Licensees should ensure that their average outstanding checks and outstanding transactions are calculated correctly. During 2013, licensees may be contacted to provide proof of the outstandings shown on the Semi-Annual Reports.

Licensees must complete the Semi-Annual Reporting by March 1, 2013. Any licensee not filing a report by that date may be subject to a fine, administrative action, or both.

IMPORTANT NOTE: If you experience any problems with the online system, please contact Teresa Koeppel at (770) 986-1639 or via e-mail at msb@dbf.state.ga.us. Please be aware that our overnight processing normally occurs between 5 - 7 PM EST. You will NOT be able to access the website while these update processes run.

Financial Crimes Enforcement Network (FinCEN) E-Filing System

As of July 1, 2012, all financial institutions subject to Bank Secrecy Act (BSA) reporting must use electronic filing (E-Filing) for certain FinCEN reports. FinCEN will no longer accept most paper filings, and has allowed extensions and exemptions only in certain circumstances.



BSA E-Filing, which is provided free of charge, offers streamlined BSA information submission; faster routing of information to law enforcement; greater data security and privacy compared with paper forms; long-term cost savings to institutions, individuals, and the government; and ensures compatibility with future versions of FinCEN reports.

For more information about BSA E-Filing, please review the [E-Filing Section](#) on FinCEN's website. For technology-related questions specific to E-Filing, please contact the BSA E-Filing Help desk at 1-866-346-9478.

Reminder Regarding GCIC Criminal Background Checks

The Department does not accept third party criminal background checks. Normally, third party checks do not cover the person's whole lifetime, as is required by our laws governing Money Service Businesses (MSBs). Often, these reports gather information from a variety of sources and not from the [Georgia Crime Information Center \(GCIC\)](#).



Please obtain your background checks from local law enforcement agencies providing this service before you hire new employees involved in the check cashing, check selling or money transmission function (i.e., anyone who can sign on the bank account or handle your funds). Keep the reports on file and, as a best practice, obtain new reports every two years.

Upcoming 2013 State Holidays

Holiday Name	Date Observed
Robert E. Lee's Birthday	January 19 th – Saturday Will be observed on Friday, November 29 th
Martin Luther King Jr.'s Birthday	January 21 st – Monday
Washington's Birthday	February 18 th - Monday Will be observed on Tuesday, December 24 th
Confederate Memorial Day	April 22 nd – Monday
Memorial Day	May 27 th – Monday
Independence Day	July 4 th – Thursday
Labor Day	September 2 nd – Monday
Columbus Day	October 14 th – Monday
Veterans' Day	November 11 th – Monday
Thanksgiving Day	November 28 th – Thursday Lee's Birthday will be observed on Friday, November 29 th
Christmas Day	December 25 th – Wednesday Washington's Birthday will be observed on Tuesday, December 24 th

Upcoming Check Cashing Classes

On Tuesday, April 9, 2013, from 10:00 a.m. to 11:30 a.m., the Department will be conducting a 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 Teresa Koeppel at tkoeppel@dbf.state.ga.us no later than Friday, March 22, 2013.

Location of the class:

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

During 2013, 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 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 2013 Check Casher Class Dates and Times*

Tuesday, January 15th, 10:00 AM

Tuesday, March 19th, 10:00 AM

Tuesday, May 21st, 10:00 AM

Tuesday, July 16th, 10:00 AM

Tuesday, September 17th, 10:00 AM

Tuesday, November 19th, 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.

**LICENSED AND REGISTERED CHECK CASHERS
APPROVED OR REINSTATED DURING THE 4TH QUARTER OF 2012**

LIC/ REG#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
26256	R	Boulevard Convenience, Inc.	Atlanta	GA	05/04/2010	10/01/2012
25092	L	La Azteca, Inc.	Elberton	GA	02/05/2010	10/16/2012
34447	L	Ukani Sewani Inc.	College Park	GA	05/03/2012	10/22/2012
25273	R	Platonik, Inc.	Sandy Springs	GA	02/17/2010	10/31/2012
34316	R	Efrain Raya	Moultrie	GA	04/26/2012	11/14/2012
22278	R	RJ's Store, Inc.	Lake Park	GA	02/02/2007	11/21/2012
15992	L	United Hispanic Enterprise, LLC	Conyers	GA	07/11/2000	11/27/2012
33175	R	Tienda Y Panaderia Delicias, Inc.	Atlanta	GA	10/13/2011	11/29/2012
33546	R	Elite C Store, Inc.	Walnut Grove	GA	12/22/2011	12/06/2012
34427	R	Miselinda Agbaka	Norcross	GA	05/08/2012	12/06/2012
34323	R	Cairo IGA, LLC	Cairo	GA	04/30/2012	12/12/2012
20517	R	Kais Business, Inc.	Atlanta	GA	06/23/2005	12/20/2012
33766	R	Sikders, Inc.	Atlanta	GA	01/30/2012	12/20/2012
35749	R	MAHA Investments, Inc.	Lawrenceville	GA	10/02/2012	
35751	R	Zamar LLC	Cartersville	GA	10/02/2012	
35756	L	MultiGla Services, Inc.	Columbus	GA	10/02/2012	
35794	L	Don Angel Multi-Services, LLC	Atlanta	GA	10/03/2012	
35818	L	Mejia Multiservices, LLC	Norcross	GA	10/11/2012	
35820	L	Arian Janan Enterprises, Inc.	College Park	GA	10/11/2012	
35833	L	Stanley Hester Barr	Bainbridge	GA	10/11/2012	
35834	L	Ali Amiraz, Inc.	Atlanta	GA	10/11/2012	
35836	L	Purva, LLC	Thomasville	GA	10/11/2012	
35837	R	Hilda E. Richardson	Statenville	GA	10/17/2012	
35865	R	MSVD Incorporated	Alma	GA	10/17/2012	
35903	R	Pelham Enterprises, Inc.	Pelham	GA	10/17/2012	
35736	R	Multi Fashion, LLC	Macon	GA	10/19/2012	
35912	L	Yoon Enterprise Group LLC	Columbus	GA	10/19/2012	
35922	L	BCTS, LLC	Rome	GA	10/19/2012	
35923	L	J Antonio Raya Raya	Omega	GA	10/19/2012	
35819	L	Almas Hashim	Roswell	GA	10/22/2012	
35871	L	A.M.A. Convenience and Check LLC	Atlanta	GA	10/23/2012	
35940	R	Arpit, Inc.	Savannah	GA	10/24/2012	
35941	L	B and D Petroleum, LLC	Blue Ridge	GA	10/24/2012	
35942	R	Real Cabana Restaurant, Inc.	Marietta	GA	10/24/2012	

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 AND REGISTERED CHECK CASHERS
APPROVED OR REINSTATED DURING THE 4TH QUARTER OF 2012**

LIC/ REG#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
35750	L	Patiala Food Mart, Inc.	Duluth	GA	10/25/2012	
35965	L	National Title Pawn of Hiawassee, Inc.	Hiawassee	GA	10/26/2012	
35964	R	Shivani Trading, Inc.	Savannah	GA	10/29/2012	
35973	R	Hetal Enterprises, Inc.	Moultrie	GA	10/29/2012	
35983	L	Pro Plus Financial Services LLC	Marietta	GA	11/05/2012	
36018	L	Anthony Bello	College Park	GA	11/07/2012	
36039	R	Second Chance Rehabilitation Services	East Point	GA	11/09/2012	
36056	L	Short Trip, Inc.	Conley	GA	11/14/2012	
36029	R	Pritam Enterprises, LLC	Savannah	GA	11/15/2012	
36057	R	Vansh Vidhi LLC	Reynolds	GA	11/15/2012	
36127	L	CHLBN Enterprises, LLC	Austell	GA	11/27/2012	
36019	L	City Food Market LLC	Hapeville	GA	11/28/2012	
36139	R	YUGJJ Inc.	Tallapoosa	GA	11/28/2012	
36156	R	Gaul & Associates, LLC	Savannah	GA	11/28/2012	
36020	R	Ashirvad, Inc.	Savannah	GA	11/29/2012	
36017	R	Lisa Yong Crossen	Pine Mountain Valley	GA	12/03/2012	
36194	R	Gladiator Fuel, Inc.	Royston	GA	12/06/2012	
36204	L	MAF Business LLC	Winder	GA	12/06/2012	
36250	L	Atlanta South 75, Inc.	Jackson	GA	12/12/2012	
36288	L	Jorge Orderique	Columbus	GA	12/20/2012	

TOTAL: 54

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED OR EXPIRED DURING THE 4TH QUARTER OF 2012**

LIC/ REG#	CODE	NAME	CITY	ST	CLOSED	EXPIRED
9078	LD	Money Exchange, Inc.	CLEVELAND	TN		09/30/2012
9161	RD	Pop Top Package & Deli	NORCROSS	GA		09/30/2012
9368	LD	Moss Pawn Shop	JONESBORO	GA		09/30/2012
9379	RD	Jerry's Pawn Shop	ATLANTA	GA		09/30/2012
11707	LD	The Pantry, Inc.	CARY	NC		09/30/2012
17198	LD	Shell Food Mart	CHAMBLEE	GA		09/30/2012
17795	LD	College Park Chevron	COLLEGE PARK	GA		09/30/2012
18178	LD	Shadday Enterprises/Mr. Payroll	ROME	GA		09/30/2012
19442	LD	A & A Checks Cashed	ROSWELL	GA		09/30/2012
19700	RD	Deportes Mexico	DALTON	GA		09/30/2012
20149	LD	Henry County BP	MCDONOUGH	GA		09/30/2012
20387	LD	Joyeria y Novedades Latinos, Inc.	GAINESVILLE	GA		09/30/2012
20401	RD	Saad's Express #1	OAKWOOD	GA		09/30/2012
20477	RD	H&S Accounting	DULUTH	GA		09/30/2012
20557	RD	Super Valu	COLLEGE PARK	GA		09/30/2012
20629	LD	Diamond Gas and Food Mart, LLC	BETHLEHEM	GA		09/30/2012

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED OR EXPIRED DURING THE 4TH QUARTER OF 2012**

LIC/ REG#	CODE	NAME	CITY	ST	CLOSED	EXPIRED
21613	LD	Cash Any Time, Inc.	LAWRENCEVILLE	GA		09/30/2012
21900	LD	Henry County BP #2	MCDONOUGH	GA		09/30/2012
21918	LD	Stockbridge Raceway	STOCKBRIDGE	GA		09/30/2012
22025	LD	Package Depot	FAIRBURN	GA		09/30/2012
22059	RD	BP Food Mart	SOCIAL CIRCLE	GA		09/30/2012
22240	RD	Winder Package Store	WINDER	GA		09/30/2012
22722	RD	DeKalb Convenience	ATLANTA	GA		09/30/2012
22825	RD	Tifton Business & Tax Services, Inc.	TIFTON	GA		09/30/2012
22960	RD	Southern Family Markets, LLC	BIRMINGHAM	AL		09/30/2012
23100	RD	Short Stop Grocery	COLLEGE PARK	GA		09/30/2012
23221	LD	Molino, Inc.	DAHLONEGA	GA		09/30/2012
23252	RD	Jacks Package Store	MABLETON	GA		09/30/2012
23258	RD	LAK Beverage, LLC	PERRY	GA		09/30/2012
23280	RD	La Estrella Sport & Gift Shop	CHATSWORTH	GA		09/30/2012
23318	LD	Alpha Link Management Networking	RIVERDALE	GA		09/30/2012
23381	RD	Quick Stop	FOREST PARK	GA		09/30/2012
23604	RD	SOWEGA Financial Services, LLC	ALBANY	GA		09/30/2012
23631	LD	Mini Mart #2	SWAINSBORO	GA		09/30/2012
23658	LD	Purity Enterprise, Inc.	Conley	GA		09/30/2012
23717	RD	Henil Alma Corporation	ALMA	GA		09/30/2012
23726	RD	Shree Siya, Inc.	CORDELE	GA		09/30/2012
23797	LD	La Michoacana Enterprises, Inc.	DALTON	GA		09/30/2012
23863	LD	Carniceria Latina	DALTON	GA		09/30/2012
23864	LD	Hart & BB Check Cashing	MARIETTA	GA		09/30/2012
23878	LD	La Esperanza	WRENS	GA		09/30/2012
23917	RD	Retail Marketing Corporation	FOREST PARK	GA		09/30/2012
23919	RD	Shell Food Mart	MCDONOUGH	GA		09/30/2012
23924	RD	The Market	SNELLVILLE	GA		09/30/2012
23938	LD	Clermont Food Mart	CLERMONT	GA		09/30/2012
23978	RD	Sonny's Apex Express	COMMERCE	GA		09/30/2012
24071	LD	Sung Hyuk Eun	LOGANVILLE	GA		09/30/2012
24077	LD	Hometown Tax Service	CAIRO	GA		09/30/2012
24163	RD	Shreyan Food Mart, Incorporated	JESUP	GA		09/30/2012
24195	RD	Dev Prabha Hanuman, LLC	BAXLEY	GA		09/30/2012
24284	RD	Gas n Go	VALDOSTA	GA		09/30/2012
24298	LD	Easy Check Cashing	GRIFFIN	GA		09/30/2012
24301	LD	Auto Pro Title Pawn, Inc.	MACON	GA		09/30/2012
24314	RD	Daniel Ahart Tax Service	DULUTH	GA		09/30/2012
25263	LD	Little Jimmy's Italian Ice / Check Cashing	WOODSTOCK	GA		09/30/2012
26284	RD	Elena's Beauty Salon	CALHOUN	GA		09/30/2012
26632	LD	Party Shoppe	CORDELE	GA		09/30/2012
29393	RD	Sunny's Neighborhood Grocery	ATLANTA	GA		09/30/2012
30198	RD	B K & P L.L.C.	Albany	GA		09/30/2012
30250	RD	Norwood Package Store	Athens	GA		09/30/2012
30647	RD	DB Petroleum, LLC	Reidsville	GA		09/30/2012
30812	LD	Sahajanandswami, Inc.	Warner Robins	GA		09/30/2012

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED OR EXPIRED DURING THE 4TH QUARTER OF 2012**

LIC/ REG#	CODE	NAME	CITY	ST	CLOSED	EXPIRED
30825	RD	Monroe Mtn, Inc.	Monroe	GA		09/30/2012
30870	LD	Khushiom, LLC	Chatsworth	GA		09/30/2012
30887	RD	Ramin, Inc.	Snellville	GA		09/30/2012
31025	RD	Rashida B. Bey, LLC	Riverdale	GA		09/30/2012
31030	RD	\$+Cents	Augusta	GA		09/30/2012
31465	LD	Eagle Cash Services, LLC	STONE MOUNTAIN	GA		09/30/2012
31510	RD	K&P Stores, LLC	Tifton	GA		09/30/2012
31582	LD	Easy Check Cashing	Marietta	GA		09/30/2012
31708	LD	Ambalakshmi, Inc.	LaGrange	GA		09/30/2012
32260	RD	Devshree, LLC	Fitzgerald	GA		09/30/2012
32353	LD	Money-Rite Auto Pawn of Georgia, LLC	Chicago	IL		09/30/2012
32452	LD	B1 General Services, Inc.	Conley	GA		09/30/2012
11737	LD	Shorty's Quik Stop #10	EASTMAN	GA		09/30/2012
32550	LD	Danyal Enterprises, Inc.	Chamblee	GA		09/30/2012
32733	RD	Sterling Liquors	Brunswick	GA		09/30/2012
32762	RD	Senna Enterprises, Inc.	Watkinsville	GA		09/30/2012
32777	LD	Leonard Financial Inc	Roswell	GA		09/30/2012
32826	LD	Isha Enterprises, Inc.	Savannah	GA		09/30/2012
32830	LD	Houston Grocery	Macon	GA		09/30/2012
32857	RD	Khodiyar Seven, Inc.	Woodbine	GA		09/30/2012
32932	RD	Welcome 2012, Inc.	Rome	GA		09/30/2012
32967	RD	Quanta Brasil LLC	Marietta	GA		09/30/2012
33000	LD	Alfazl, Inc.	Conyers	GA		09/30/2012
33049	LD	Loy's Check Cashing	Pearson	GA		09/30/2012
33316	RD	Shree Ranchhod Rai, Inc.	Folkston	GA		09/30/2012
33368	LD	Mehreen Nawar, LLC	Atlanta	GA		09/30/2012
33521	RD	Carniceria Del Valle LLC	Newnan	GA		09/30/2012
33524	LD	Yogi 11, Inc.	Sandy Springs	GA		09/30/2012
33548	RD	Ce' Ce's Bussiness Services	Atlanta	GA		09/30/2012
33581	LD	US Check Cashing LLC	Fitzgerald	GA		09/30/2012
33592	LD	Dnovel Enterprises, Inc.	Douglasville	GA		09/30/2012
33599	LD	Riverside Food & Gas, Inc.	Marietta	GA		09/30/2012
33665	LD	Quick Cash Check Cashing	Albany	GA		09/30/2012
33707	RD	Kennedy Drugs, Inc.	Macon	GA		09/30/2012
33740	LD	Classic Systems, Inc.	Columbus	GA		09/30/2012
33748	LD	Convenient Cash, Inc.	Powder Springs	GA		09/30/2012
33763	LD	Casanova Enterprises, Inc.	Gainesville	GA		09/30/2012
33810	LD	Commy Check Cashing	Hiram	GA		09/30/2012
33876	RD	Tienda Latina, Inc.	Cairo	GA		09/30/2012
33880	RD	Fina Corp.	Canton	GA		09/30/2012
33899	LD	Global Check Cashing	Austell	GA		09/30/2012
33900	RD	Shaishav, Inc.	Patterson	GA		09/30/2012
33910	LD	Butler Foodmart, Inc.	Butler	GA		09/30/2012
33912	LD	Friendly Income Tax	Statesboro	GA		09/30/2012
33915	RD	Jackson Food & Fuel, LLC	Jackson	GA		09/30/2012
33945	LD	Grovetown Check Cashing LLC	Grovetown	GA		09/30/2012

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED OR EXPIRED DURING THE 4TH QUARTER OF 2012**

LIC/ REG#	CODE	NAME	CITY	ST	CLOSED	EXPIRED
33988	LD	Fifth Era, Inc.	Carrollton	GA		09/30/2012
34048	LD	Q&Q Brothers	Griffin	GA		09/30/2012
34090	RD	Metter 1 Corporation	Glennville	GA		09/30/2012
34108	LD	Kuick Money Check Cashing LLC	Lawrenceville	GA		09/30/2012
34269	RD	Fhylos Geek and Cyber Services	Calhoun	GA		09/30/2012
34320	LD	JB Liquor Enterprise, LLC	Clarkston	GA		09/30/2012
34364	RD	The Community Corner, LLC	Georgetown	GA		09/30/2012
34423	LD	Rohit LLC	Manchester	GA		09/30/2012
34424	LD	Villa Nova Beverages	Columbus	GA		09/30/2012
34532	RD	Moe's Taxes & Resource Shop	Tifton	GA		09/30/2012
34587	LD	Family Affairs Etc. LLC	Douglasville	GA		09/30/2012
24150	RD	Merit International, LLC	NEWNAN	GA	10/12/2012	
22412	LD	Little Joe's Package Store	COLUMBUS	GA	10/19/2012	
30290	RD	Sajnita, Inc.	Albany	GA	10/19/2012	
9329	RD	Cash-In-A-Flash	CALHOUN	GA	11/01/2012	
34120	LD	Chi Ching, LLC	Braselton	GA	11/15/2012	
20756	LD	Love's Jewelers & Pawn, Inc.	COLUMBUS	GA	11/16/2012	
23748	RD	Gane, Inc.	DECATUR	GA	11/19/2012	
31125	LD	Pumpers Food & Gas, Inc.	Fayetteville	GA	11/27/2012	
22243	RD	Short Stop	WINDER	GA	12/07/2012	
32931	LD	Ruben Services, Inc.	Mableton	GA	12/10/2012	
23783	LD	BuckAtlanta Investments, Inc.	ATLANTA	GA	12/20/2012	

TOTAL: 130

**LICENSED CHECK SELLERS AND MONEY TRANSMITTERS
APPROVED DURING THE 4TH QUARTER OF 2012**

LIC#	CODE	NAME	DBA	CITY	ST	APPROVAL
35835	M	Beamit, Inc.	Remitly	Seattle	WA	11/02/2012
36058	M	HD International Group, LLC	Dawit Money Transfer	Clarkston	GA	11/26/2012
35858	M	Hadeel Express, Inc.		Scottsdale	GA	12/03/2012
35902	M	TouchPay Holdings, LP		Irving	TX	12/07/2012
35931	S	PreCash, Inc.		Houston	TX	12/19/2012
35322	M	Nationwide Biweekly Administration, Inc.		Xenia	OH	12/31/2012

**LICENSED CHECK SELLERS AND MONEY TRANSMITTERS
CLOSED DURING THE 4TH QUARTER OF 2012**

LIC#	CODE	NAME	DBA	CITY	ST	CLOSED
24446	MD	Thinking Minds, Inc.	India Pay	MARIETTA	GA	12/31/2012
32709	SD	Unirush, LLC		Cincinnati	OH	12/31/2012

LICENSEES AND REGISTRANTS WHO SUBMITTED A NAME CHANGE DURING THE 4TH QUARTER OF 2012

LIC#	CODE	PRIOR NAME	NEW NAME	CITY	ST	EFFECTIVE
23715	L	Check Company, LLC	404 Cash Now LLC	Atlanta	GA	11/27/2012
17247	L	Mail Etc, Inc.	Smyrna Financial Center Inc.	Smyrna	GA	12/27/2012

ADMINISTRATIVE ACTIONS

- ◆ **Patiala Food Mart, Inc., Duluth, GA, (license # 35750)** - Consent Order issued on 10/25/2012 became final 10/25/2012.

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 and team for going above and beyond in serving our customers:

Applications Analyst Susan Nelson – The Department received comments about Susan from customers stating: “Mrs. Nelson was very helpful and very quick to respond to my needs.” and “Susan Nelson is excellent in all areas.”

Senior Financial Examiner Joel Byers – The Department received comments about Joel stating: “Mr. Byers conducted our examination. He is very professional and very much a pleasure to work with.”

MSB Team – The Department received comments about the MSB staff stating: “The MSB staff is most courteous and helpful. They went more than the extra mile for outstanding customer service!” and “We have always gotten excellent service when we had a request or have needed help.” and “Good response time and friendly service during our application process.” and “Excellent service because of friendly, but professional approach. Helpful in everything that I did not know.”

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



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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.

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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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