



## Department of Banking and Finance

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Brian P. Kemp  
Governor

Kevin B. Hagler  
Commissioner

August 14, 2023

VIA CERTIFIED MAIL

**FILED**

**OCT 19 2023**

**GEORGIA DEPARTMENT OF  
BANKING AND FINANCE**

Unbanked, Inc.  
c/o Daniel Gouldman, CEO  
3010 Haven Reserve  
Milton, GA 30004

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-694(a)(2), the Georgia Department of Banking and Finance (“Department”) hereby orders you, Unbanked, Inc. (“Unbanked”), to cease and desist from engaging in activities in violation of Article 4 of Chapter 1 of the Financial Institutions Code of Georgia, O.C.G.A. § 7-1-680 *et seq.* (“the Code”). O.C.G.A. § 7-1-681(b) prohibits any person from engaging in money transmission without having first obtained a license authorizing such activity. The Department has documentation that Unbanked violated the Code, specifically O.C.G.A. § 7-1-681(b), by engaging in money transmission without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty (30) days from the date of issuance in accordance with O.C.G.A. § 7-1-694(a)(2). The Department may, however, rescind the Order to Cease and Desist if, within this 30-day period, you provide the Department with documentation showing that Unbanked possessed a valid license or qualified for an exemption found in O.C.G.A. § 7-1-682 during the relevant time period. Should you have any questions concerning this matter, please send them by e-mail to [msofo@dbf.state.ga.us](mailto:msofo@dbf.state.ga.us).

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Rod Carnes, CFE  
Deputy Commissioner  
Georgia Department of Banking and Finance

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