



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[www.gabf.org](http://www.gabf.org)

Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

December 22, 2010

Eastern Union, Inc. d/b/a United One  
221-A Cleveland Avenue, SW  
Atlanta, Georgia 30315

License No. 19450

### NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. § 7-1-689, the Georgia Department of Banking and Finance ("Department") hereby notifies you of its intent to revoke the check seller license issued to Eastern Union, Inc. d/b/a United One. The Department has evidence showing that Eastern Union, Inc. d/b/a United One no longer qualifies to hold a check seller's license. O.C.G.A. § 7-1-680 *et seq.* Specifically, the Department is no longer satisfied that Eastern Union, Inc. d/b/a United One is able to conduct the business of selling checks in an honest and efficient manner and with the confidence and trust of the community. O.C.G.A. § 7-1-682(a)(1).

You may request a hearing to contest the decision of the Department to revoke your license. O.C.G.A. § 7-1-689(b). The hearing will be held at the main office of the Department before its Commissioner. You may retain counsel of your choice and subpoena witnesses and documentary evidence.

The request for a hearing must be made in writing within twenty days of the date of this Notice. If you do not request a hearing within twenty days of the date of this Notice, the Department will enter a Final Order of Revocation that will be effective the date of issuance. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

A handwritten signature in black ink, appearing to read "RJC", written over a horizontal line.

Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division



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Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

January 19, 2011

Eastern Union, Inc. d/b/a United One  
221-A Cleveland Avenue, SW  
Atlanta, Georgia 30315

License No. 19450

**FILED**

JAN 19 2011

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### FINAL ORDER OF REVOCATION OF ANNUAL LICENSE

The Georgia Department of Banking and Finance ("Department") issued to Eastern Union, Inc. d/b/a United One ("Eastern Union") a Notice of Intent to Revoke Annual License ("Notice") dated December 22, 2010. Written notification was provided in this Notice of the Department's intent to revoke the check seller's license issued to Eastern Union because the Department is no longer satisfied that Eastern Union is able to conduct the business of selling checks in an honest and efficient manner and with the confidence and trust of the community. The Notice also stated that the Department would issue a Final Order revoking Eastern Union's check seller's license if a hearing was not requested within twenty days of the Notice.

The records of the Department reflect that Eastern Union did not request a hearing within this timeframe. Therefore, the Department hereby revokes the check seller's license issued to Eastern Union.

Questions regarding this Final Order should be directed to Helen O'Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

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Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division