

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, 2014

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2014 License Renewal (Transition) Period Has Ended

The Annual License Renewal (Transition) Period for 2014 has ended. A licensee that has submitted a filing through the [Nationwide Multistate Licensing System](#) on or before December 31, 2014, can continue to work as a MSB unless and until there is a surrender/withdrawal of the license/registration or a final order of denial or revocation is issued by the Department.

TRANSITION/RENEWAL REQUEST PENDING

Does your license have a transition/renewal request pending? If so, please check your NMLS record for any deficiencies, or license items, placed by the Department. No transition request will be approved with outstanding license items. Many licensees that have not yet been approved owe fines and fees – check your NMLS record to see if your renewal is being delayed due to unpaid fines and fees. These fees must be paid through the NMLS system.

When you receive notice of approval, visit our website to print your license certificate for 2015 using your state license number and password. **There** is a 'forgot your password' option on that site. Please do not call the Department and ask for your password.

CHECK CASHERS click on this link for information on obtaining your 2015 license certificate: <http://dbf.georgia.gov/print-my-check-casher-license-certificate>

MONEY TRANSMITTERS AND SELLERS OF PAYMENT INSTRUMENTS click on the appropriate link below for information on obtaining your 2015 license certificate:

- Sellers of Payment Instruments: <http://dbf.georgia.gov/print-my-seller-issuer-payment-instruments-license-certificate>
- Money Transmitters: <http://dbf.georgia.gov/print-my-money-transmitter-license-certificate>

Forgot to Renew/Transition an MSB License?

If an MSB did not file an application for transition by December 31, 2014, the license expired by operation of law effective January 1, 2015 AND the licensee may not conduct MSB activity in Georgia.

The licensee must submit a new application through the NMLS: <http://mortgage.nationwidelicencingsystem.org/slr/Pages/DynamicLicenses.aspx?StateID=GA>

This submission includes mailing in the jurisdiction-specific documents listed in the NEW APPLICATION CHECKLIST that say, "click to download document" - <http://mortgage.nationwidelicencingsystem.org/slr/Pages/DynamicLicenses.aspx?StateID=GA>

All changes to your company structure including ownership, officers, address, etc., must be made through NMLS. Some changes have a fee attached to them. Please refer to the amendment checklist for your license type: <http://mortgage.nationwidelicencingsystem.org/slr/Pages/DynamicLicenses.aspx?StateID=GA>

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 December 31, 2014.

In addition to completing this webform, agent/office information must be uploaded via the UAAR in the NMLS to complete your quarterly reporting. The company MUST transition onto NMLS prior to uploading of the agent/offices. If you have no agents or offices, you must still report through 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 February 14, 2015. Any reports received after the February 14th deadline will be subject to a fine of \$1,000.

Upcoming Atlanta Check Cashing Classes

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

| Upcoming 2015 Check Casher Class Dates and Times* |
|---|
| January 20, 2015, 10:00 AM |
| March 17, 2015, 10:00 AM |
| May 19, 2015, 10:00 AM |
| July 21, 2015, 10:00 AM |
| September 15, 2015, 10:00 AM |
| November 17, 2015, 10:00 AM |

Upcoming Atlanta Check Cashing Classes

(Continued from page 2)

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 tkoeppel@dbf.state.ga.us. Reserve your seat NOW! We look forward to seeing you.

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

2015 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2015 as public and legal state holidays when the Capitol and all State agencies will be closed:

| Holiday Name | Date Observed |
|-----------------------------------|--|
| New Year's Day 2015 | Thursday, January 1 st |
| Robert E. Lee's Birthday | Monday, January 19 th Will be observed on Friday, November 27 th |
| Martin Luther King Jr.'s Birthday | Monday, January 19 th |
| Washington's Birthday | Monday, February 16 th Will be observed on Thursday, December 24 th |
| Confederate Memorial Day | Sunday, April 26 th Will be observed on Monday, April 27 th |
| Memorial Day | Monday, May 25 th |
| Independence Day | Saturday, July 4 th Will be observed on Friday, July 3 rd |
| Labor Day | Monday, September 7 th |
| Columbus Day | Monday, October 12 th |
| Veterans Day | Wednesday, November 11 th |
| Thanksgiving Day | Thursday, November 26 th Lee's Birthday will be observed on Friday, November 27 th |
| Christmas Day | Friday, December 25 th Washington's Birthday will be observed on Thursday, December 24 th |

MONEY SERVICE BUSINESSES APPROVED OR REINSTATED DURING THE 4TH QUARTER OF 2014

| LIC# | NMLS# | CODE | NAME | DBA | CITY | ST | ORIGINAL | |
|--------------|-----------|------|----------------------------------|----------------------------|---------------|----|------------|------------|
| | | | | | | | APPROVAL | REINSTATED |
| 30948 | 1245679 | L | Prompalin, Inc. | MS Cash Advance Title Pawn | Hinesville | GA | 11/10/2010 | 11/20/2014 |
| 38264 | 1242655 | L | SP Truck Stop LLC | SP Travel Center | Bainbridge | GA | 06/13/2013 | 11/21/2014 |
| 43785 | 1232783 | L | Tirumala Management,LLc. | | Loganville | GA | 10/06/2014 | |
| 42796 | 1163082 | S | Coinbase, Inc. | | San Francisco | CA | 10/14/2014 | |
| 42938 | 937914 | M | Bancomer Transfer Services, Inc. | | Houston | TX | 10/15/2014 | |
| 43858 | 1235835 | L | FAMILY GENERAL INC | | EATONTON | GA | 10/22/2014 | |
| 43928 | 1232799 | L | Indusa Beverage Inc | | Albany | GA | 10/22/2014 | |
| 42941 | 1226337 | M | Telmate LLC | Getting Out | San Francisco | CA | 10/27/2014 | |
| 43943 | 1243225 | L | CHECK CASHING KING LLC | | ATLANTA | GA | 10/27/2014 | |
| 43371 | 1225147 | M | Pangea USA, LLC | | Chicago | IL | 10/29/2014 | |
| 44053 | 1240422 | L | sony max inc | | Gainesville | GA | 10/29/2014 | |
| 43859 | 1236419 | L | AQIB INC | | TUCKER | GA | 10/31/2014 | |
| 43869 | 1231928 | L | GANG & DO, LLC | | DECATUR | GA | 10/31/2014 | |
| 43905 | 1230524 | L | RRF Tonys, LLC | | Hampton | GA | 10/31/2014 | |
| 43744 | 1233056 | L | PATELLEOUS INC | | BRUNSWICK | GA | 11/07/2014 | |
| 43825 | 937962 | L | BARRI MONEY SERVICES LLC | | Houston | TX | 11/12/2014 | |
| 44083 | 1235824 | M | Ecogam Money Express, LLC | | Marietta | GA | 11/12/2014 | |
| 44108 | 1237249 | L | T & T Gas, LLC | | Macon | GA | 12/04/2014 | |
| 44220 | 1251198 | L | Griffin Convenience Stores, Inc. | | hoboken | GA | 12/04/2014 | |
| 43748 | 1230975 | L | SAMSON MERGER SUB, LLC | | JACKSONVILLE | FL | 12/05/2014 | |
| 44099 | 1245329 | L | NILU INVESTMENTS, INC | | LITHONIA | GA | 12/09/2014 | |
| 44244 | 1242094 | L | VIVEKI-NAVDEEP INC | | ABBEVILLE | GA | 12/09/2014 | |
| 43792 | 1230920 | L | Chandrani Ventures Inc. | | cartersville | GA | 12/11/2014 | |
| 44378 | 1239850 | L | Hari One GA Inc | | Athens | GA | 12/18/2014 | |
| Total | 24 | | | | | | | 2 |

MONEY SERVICE BUSINESSES CLOSED (WITHDRAWN OR SURRENDERED) DURING THE 4TH QUARTER OF 2014

| LIC# | CODE | NAME | DBA | CITY | ST | CLOSED |
|-------|------|-------------------------|-------------------------|----------------|----|------------|
| 22398 | LD | Zoya Business, Inc. | Citgo Food Mart | CONYERS | GA | 10/01/2014 |
| 40282 | LD | Perfect Mountain, LLC | Great Wine and Spirit | Stone Mountain | GA | 10/16/2014 |
| 33318 | LD | Nikey LLC | Chevron Food Mart | Jackson | GA | 10/17/2014 |
| 38758 | LD | RRF Tonys LLC | Tony's One Stop | Hampton | GA | 10/21/2014 |
| 20224 | LD | Gurung Enterprises, LLC | Grand Pa Store | NORCROSS | GA | 10/22/2014 |
| 33947 | LD | Kathiya and Patel, Inc. | Four C's Truck Stop | Pearson | GA | 10/27/2014 |
| 23555 | LD | Shree Shiv, Inc. | Lakeland Quick Stop | LAKELAND | GA | 10/27/2014 |
| 32022 | LD | Umiya D & P Corporation | 221 Quick Stop | Hazlehurst | GA | 10/27/2014 |
| 18994 | LD | Aracely M. Molina | Molina's Check Cashiers | ACWORTH | GA | 10/27/2014 |

MSB LICENSE CODES

| Active License Codes | | Inactive License Codes | |
|----------------------|---|------------------------|---|
| L | Check Casher Licensee | LD | Check Casher Licensee |
| S | Seller-Issuer of Payment Instruments Licensee | SD | Seller-Issuer of Payment Instruments Licensee |
| M | Money Transmitter Licensee | MD | Money Transmitter Licensee |

MONEY SERVICE BUSINESSES CLOSED (WITHDRAWN OR SURRENDERED) DURING THE 4TH QUARTER OF 2014

| LIC# | CODE | NAME | DBA | CITY | ST | CLOSED |
|-------|------|---|-------------------------------|------------------|----|------------|
| 30291 | LD | Gurudev, Inc. | Midtown Minit Mart | Lakeland | GA | 10/27/2014 |
| 37813 | LD | J&P Beverage, Inc. | Southside Package Store | Toccoa | GA | 10/27/2014 |
| 32919 | LD | Jay Madi Mart, Inc. | Jay Madi Mart | Hazlehurst | GA | 10/27/2014 |
| 9339 | LD | N. N. B., Inc. | Ajax Beverage Center | ATLANTA | GA | 10/27/2014 |
| 22614 | MD | Koumi Services, Inc. | | NEW YORK | NY | 10/28/2014 |
| 24124 | LD | Azteca Tax & Accounting, LLC | | Fairburn | GA | 10/28/2014 |
| 20152 | LD | Heily, Inc. | Elite Package Store | MARIETTA | GA | 10/28/2014 |
| 24287 | LD | Monica's Neighbors Food Mart, Inc. | Neighbors Food Mart | FORT VALLEY | GA | 10/28/2014 |
| 12097 | LD | Paul L. Dorn, Jr. | Ace Auto Insurance | COLLEGE PARK | GA | 10/28/2014 |
| 20864 | LD | Bradley's Big Buy, Inc. | Bradley's Big Buy | PALMETTO | GA | 10/29/2014 |
| 40568 | LD | FNA Tonys, LLC | Tony's One Stop | Hampton | GA | 10/29/2014 |
| 21567 | LD | HJK Group, Inc. | Avondale Package Store | AVONDALE ESTATES | GA | 10/29/2014 |
| 20282 | LD | KGMD, Inc. Number 2 | Tobacco Outlet #2 | DALTON | GA | 10/29/2014 |
| 34001 | LD | Premier PCS, Inc. | Citizen Mart | Atlanta | GA | 10/29/2014 |
| 43419 | LD | Rainbow Gas Store, Inc. | Southside Package Store | Toccoa | GA | 10/29/2014 |
| 23606 | LD | SWL Corporation | Family Supermarket | MACON | GA | 10/29/2014 |
| 18660 | LD | Star Check Cashing, Inc. | Star Check Cashing | Snellville | GA | 10/29/2014 |
| 29578 | LD | W.A.T. Consulting, Inc. | J's Beverage Depot | Roswell | GA | 10/29/2014 |
| 23847 | LD | Deedar Ali Boricha | Petro Mart | AUSTELL | GA | 10/30/2014 |
| 35684 | LD | Hope Financial Services LLC | Kash Check N Title Pawn | Thomasville | GA | 10/30/2014 |
| 36039 | LD | Second Chance Rehabilitation Services LLC | | LaGrange | GA | 10/30/2014 |
| 21530 | LD | Tanish Enterprises, Inc. | Douglasville Package Store | DOUGLASVILLE | GA | 10/30/2014 |
| 23026 | LD | U N I Food Mart, Inc. | Amerimart | CARTERSVILLE | GA | 10/30/2014 |
| 24300 | LD | Ginkgo Investment, LLC | Ginkgo Money Tree | ATLANTA | GA | 11/03/2014 |
| 40493 | LD | Nisidip, Inc. | Warehouse Beverage | Rome | GA | 11/03/2014 |
| 24054 | LD | Satish R. Patel | Temple 100 Convenience | NEWMAN | GA | 11/03/2014 |
| 33807 | LD | Om Shiv, Inc. | Adams Market | Brunswick | GA | 11/07/2014 |
| 23572 | LD | AAS Investment Inc. | Exxon Food Mart | GAINESVILLE | GA | 11/13/2014 |
| 23926 | LD | Gray Highway Pawn, Inc. | Shurlington Jewelry & Pawn | MACON | GA | 11/17/2014 |
| 12321 | LD | Martha Anderson Miller | Bo Associates & Co. | COLUMBUS | GA | 11/19/2014 |
| 9408 | LD | HEE Development Company, Inc. | Fast Cash Mobile Unit | MACON | GA | 11/25/2014 |
| 35661 | LD | Piggly Wiggly Retail Stores, Inc. | Piggly Wiggly | Charleston | SC | 11/25/2014 |
| 16385 | LD | Sears, Roebuck and Co. | Sears | HOFFMAN ESTATES | IL | 11/25/2014 |
| 18621 | LD | P & K Investment Group, Inc. | Little 5 Points Package Store | ATLANTA | GA | 11/25/2014 |
| 23699 | LD | Won & Kim Investment, Inc. | Redan Package Store | STONE MOUNTAIN | GA | 11/25/2014 |
| 42127 | LD | Ayushi Enterprise, Inc. | Packers Food | Moultrie | GA | 12/01/2014 |
| 14826 | LD | Charlie Lindsey, Jr. | Lindsey's Cash & Carry | NORMAN PARK | GA | 12/01/2014 |
| 30923 | LD | Duttatrey, Inc. | Ajax Liquor | Albany | GA | 12/01/2014 |
| 43029 | LD | Nath Krupa 2007, Inc. | Citgo Food Mart | Dawson | GA | 12/01/2014 |
| 35210 | LD | Sheetal Food, Inc. | Flint River Grocery | Warwick | GA | 12/01/2014 |
| 31784 | LD | Zil Enterprises, Inc. | Citgo | Dawson | GA | 12/01/2014 |
| 41375 | LD | Guestern LLC | Guestern Multiservices | Norcross | GA | 12/01/2014 |
| 41914 | LD | Mirza Financial Services, Inc. | Mirza Food Mart | Jonesboro | GA | 12/01/2014 |
| 23720 | LD | Felton's Red & White, Inc. | | BUTLER | GA | 12/02/2014 |
| 40215 | MD | Bakaal Service, LLC | | Stone Mountain | GA | 12/03/2014 |

MONEY SERVICE BUSINESSES CLOSED (WITHDRAWN OR SURRENDERED) DURING THE 4TH QUARTER OF 2014

| LIC# | CODE | NAME | DBA | CITY | ST | CLOSED |
|--------------|-----------|---------------------------------|----------------------------|---------------|----|------------|
| 20247 | LD | Shefar Investments, Inc. | Eton General Store | ETON | GA | 12/09/2014 |
| 33582 | LD | Advanced Title Pawn of Rome LLC | Advanced Title Pawn | Rome | GA | 12/11/2014 |
| 23484 | LD | Advanced Title Pawn, LLC | | RINGGOLD | GA | 12/11/2014 |
| 33523 | LD | Blessings FYI, LLC | Red Carpet Liquor Store | Atlanta | GA | 12/11/2014 |
| 30446 | LD | EJP Enterprise, LLC | Stone Gate Bottle Shop | College Park | GA | 12/11/2014 |
| 19087 | LD | Martin Hernandez | Super Exito Video Y Tienda | CEDARTOWN | GA | 12/11/2014 |
| 20379 | LD | R & S Universal, Inc. | Kuntry Korner | WINDER | GA | 12/11/2014 |
| 30511 | LD | Uma Shree, Inc. | Busy Bee Grocery | Atlanta | GA | 12/11/2014 |
| 24122 | LD | Shayaan LLC | Royal Food Mart | DORAVILLE | GA | 12/15/2014 |
| 42594 | LD | Aum Shiv Aum, LLC | Big Foot | Valdosta | GA | 12/15/2014 |
| 42595 | LD | Tulshiji, LLC | Shell Truck Stop | Valdosta | GA | 12/15/2014 |
| 37139 | LD | Maruti Rudra, LLC | Big Fuel Express | Milledgeville | GA | 12/16/2014 |
| 24282 | LD | Jai Ho, LLC | Raceway #868 | AUGUSTA | GA | 12/17/2014 |
| 36544 | LD | Linda Herron Crider | Sunrise Grocery | Crandall | GA | 12/18/2014 |
| 32084 | LD | Cash City, Inc. | | Vidalia | GA | 12/22/2014 |
| 20137 | LD | Epiphany Funding, LLC | Epiphany Check Cashing | MARIETTA | GA | 12/31/2014 |
| Total | 70 | | | | | |

MONEY SERVICE BUSINESSES EXPIRED DURING THE 4TH QUARTER OF 2014

A total of 204 licenses did not renew their license for 2015 and were expired as of 1/1/2015.

Due to the large number of expirations, a separate document is provided on the Department's website at:
http://dbf.georgia.gov/sites/dbf.georgia.gov/files/related_files/document/MSBsexpired1-1-2015.xls

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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 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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We're on the Web!
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 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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