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COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2013-AH-0207

DEPARTMENT OF FINANCIAL INSTITUTIONS — COMPLAINANT

vs.

SOUTHERN SPECIALTY FINANCE, INC.
D/B/A CHECK 'N GO — RESPONDENT

AGREED ORDER

* * * * * * * * * * * * * *

1. The Department of Financial Institutions ("DFI") is responsible for regulating and licensing entities engaged in the business of cashing checks and accepting deferred deposit transactions in accordance with the provisions set forth in KRS Chapter 286.9.

2. Southern Specialty Finance, Inc. d/b/a Check 'N Go ("Respondent") is authorized to do business in Kentucky as a check casher pursuant to KRS Chapter 286.9, with an office located at 3976 Alexandria Pike, Cold Springs, Kentucky. The Cold Springs office license number is 18857.

3. DFI conducted a routine examination of Respondent on July 11, 2013. During the examination, DFI discovered that Respondent failed to accurately enter customer information into the Veritec database allowing a customer to enter into a deferred deposit transaction exceeding the limits allowed under KRS Chapter 286.9, in violation of KRS 286.9-140(1).

4. DFI possesses a range of administrative authority in addressing violations of the Act, including license revocation or denial, the imposition of fines in an amount up to $5,000 per violation. *See* KRS 286.9-110; 286.9-991.

their individual capacities, from any and all manner of actions, causes of action, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration.

10. By signing below, the parties acknowledge they have read the foregoing Agreed Order, know and fully understand its contents, and that they are authorized to enter into and execute this Agreed Order and legally bind their respective parties.

11. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 30th day of September, 2013.

CHARLES A. VICE
COMMISSIONER

Certificate of Service

I hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 1st day of October, 2013, by certified mail, return receipt requested, to the following:

Southern Specialty Finance, Inc.
d/b/a Check 'n Go
7755 Montgomery Road, Suite 400
Cincinnati, OH 45236
Attn: Tangela Edwards

Stephanie Dawson
Stephanie Dawson
Department of Financial Institutions