



COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
ADMINISTRATIVE ACTION NO. 2026-DFI-0091

KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

BUCKEYE CHECK CASHING OF KENTUCKY, INC

RESPONDENT

AGREED ORDER

PARTIES

1. The Kentucky Department of Financial Institutions ("the Department") is responsible for administering the provisions of KRS Chapter 286, Subtitle 9, of the Kentucky Financial Services Code ("the Code"), as well as any applicable rules, regulations and orders entered pursuant to the Code.

2. Buckeye Check Cashing of Kentucky ("Buckeye") is a foreign corporation transacting business in the Commonwealth of Kentucky, conducting business as a check cashing business and deferred depositor. The company's principal office is located at 2312 E Trinity Mills Rd., Suite 100, Carrollton, TX, 75006. The company's registered agent is listed with the Kentucky Secretary of State as Corporation Service Company, 421 WEST MAIN STREET, FRANKFORT, KY, 40601.

STATEMENT OF FACTS

1. The Department conducted a routine compliance examination of Buckeye at the 59 Broadway, Dry Ridge, Kentucky 41035 branch (License #160-5) location where Buckeye operates under the assumed business name of Check\$mart, on March 26-27, 2026.

2. In reviewing this branch, it was determined that there was a violation of KRS 286.9-100(13)(a)(1).
3. An agreement dated July 30, 2025, an agreement dated July 31, 2025, and two agreements dated August 4, 2025, lacked the licensee's signature.

STATUTORY AUTHORITY

4. KRS 286.9-100(13) states:
 - (a) Each deferred deposit transaction shall be made according to a written or electronic agreement that is:
 1. Dated and signed by the customer and the licensee or an authorized agent of the licensee; and
 2. Made available to the commissioner upon request.

VIOLATIONS

5. In contravention of KRS 286.9-100(13) Buckeye Check Cashing of Kentucky, Inc. made multiple loans without licensee's signature on the required loan documents.

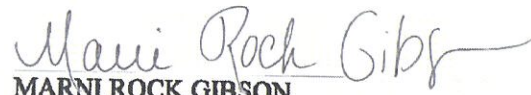
AGREEMENT AND ORDER

6. To resolve these matters without litigation or other adversarial proceedings, the Department and Buckeye Check Cashing of Kentucky, Inc. agree to compromise and settle all claims arising from the above-referenced factual background in accordance with the terms set forth herein.
7. In the interest of economically and efficiently resolving the violations described herein, it is hereby **AGREED** and **ORDERED**:

- i. Buckeye Check Cashing of Kentucky, Inc. agrees to pay a civil fine in the amount of eight thousand dollars (\$8,000.00) for the violations described herein, which shall be due and payable within thirty (30) days of the entry of this Order;
- ii. All payments under this Order shall be in the form of a payment made via the NMLS system;
- iii. Buckeye Check Cashing of Kentucky, Inc. waives the right to demand a hearing at which it would be entitled to legal representation, to confront and cross-examine witnesses, and to present evidence on its behalf, or to otherwise appeal or set aside this Agreed Order;
- iv. Buckeye Check Cashing of Kentucky, Inc. consents to and acknowledges the jurisdiction of the Department over this matter and that this Agreed Order is a matter of public record and may be disseminated as such;
- v. In consideration of execution of this Agreed Order, Buckeye Check Cashing of Kentucky, Inc. for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, the Department, Office of Legal Services, and each of their members, agents, and employees in 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 Buckeye Check Cashing of Kentucky, Inc. 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;
- vi. By signing below, the parties acknowledge they have read the foregoing Agreed Order, fully understand its contents, and that they are authorized to enter into and execute this Agreed Order and legally bind their respective parties; and

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

SO ORDERED on this the 27th day of July, 2026.


MARNI ROCK GIBSON
COMMISSIONER

Consented to:

On behalf of the Department of Financial Institutions,

This 15 day of July, 2026.



Director, Division of Non-Depository Institutions
Department of Financial Institutions

and

On behalf of Buckeye Check Cashing of Kentucky, Inc.

This 10th day of July, 2026.



Buckeye Check Cashing of Kentucky, Inc
Nathan Copeland - Regulatory Counsel

ACKNOWLEDGEMENT

STATE OF Ohio)
COUNTY OF Franklin)

On this the 10th day of July 2026, Nathan Capeland, in my presence,
acknowledged him/her self to be the authorized representative of Buckeye Check Cashing of
Kentucky, Inc., and, being authorized to do so, did enter into and execute the foregoing
instrument, on behalf of Buckeye Check Cashing of Kentucky, Inc., for the purposes therein
contained, acknowledging the same.

My Commission Expires: 01/16/2028



PANTHINI PATEL
Notary Public
State of Ohio
My Comm. Expires
January 16, 2028


Notary Public

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing Agreed Order was sent on this the 21st day of July, 2026, by the method indicated below to the following:

Via electronic delivery:

Felicia Ocdise, Senior Director Audits and Exams
Buckeye Check Cashing of Kentucky, Inc.
2312 E. Trinity Mills Road
Suite 100
Carrollton, TX 75006
exams@ccfi.com
Respondent

Eric Richardson, Staff Attorney III
DEPARTMENT OF FINANCIAL INSTITUTIONS
500 Mero Street
Frankfort, KY 40601
eric.richardson@ky.gov
Counsel for Department of Financial Institutions

Kentucky Department of Financial Institutions

Name:

Allison Rud

Title:

Executive Staff Advisor