

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
ADMINISTRATIVE ACTION NO. 2026-DFI-0098**



KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

MWG ENTERPRISES, LLC

RESPONDENT

TERMINATION OF EMERGENCY ORDER OF SUSPENSION

Comes now the Commonwealth of Kentucky, by and through the Commissioner of the Department of Financial Institutions ("the Department") and hereby enters this ORDER terminating a previously entered Emergency Order of Suspension entered July 17, 2026, against MWG Enterprises, LLC ("MWG") doing business as U.S.A. Check Cashing.

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. MWG Enterprises, LLC ("MWG") doing business as U.S.A. Check Cashing is a Kentucky limited liability company transacting business in the Commonwealth of Kentucky as a check cashing business and deferred depositor. The company's principal office is located at 821 W. Broadway, Louisville, KY 40202. The company's registered agent is listed with the Kentucky Secretary of State as Kathleen Haley at 821 W. Broadway, Louisville, KY 40202.

STATEMENT OF FACTS

3. MWG had not filed an annual report for the year 2024, with the Department.
4. MWG was informed by email on March 10, 2026, that the annual report for 2024, had not been filed. MWG did respond to this email claiming it had been uploaded to NMLS but the report was not present on NMLS.
5. On March 11, 2026, MWG submitted by email a file entitled "2024 ANNUAL REPORT" but the file did not contain that report.
6. MWG was informed of their missing report on or about March 17, 2026, by email from Emily Clifford.
7. MWG was again informed by email on May 28, 2026, that they needed to file the report.
8. MWG was again informed of the requirement to produce this report by a letter dated June 16, 2026, and sent by certified mail return receipt requested. That certified receipt was returned on or about June 30, 2026, signed by Frank Peabody.
9. MWG was sent a follow up email on June 17, 2026, again requesting the report, as well as attaching a copy of the letter referenced in paragraph eight (8) above and offering to provide help if there was confusion as to what needed to be filed or how it was to be filed.
10. On July 1, 2026, the Department received a sworn and notarized statement from Kathleen Haley; the person recorded by the Secretary of State as the registered agent for MWG at all times relevant to this matter, and as of the date of the filing of this Emergency Order. The statement indicated that she had stopped working for MWG as of May 1, 2026.

11. The address for the principal office of MWG and its registered agent is the same and all correspondence going to one would, necessarily, be received by the other.

12. Correspondence sent to the registered agent after the May 1, 2026, date of the listed registered agent's end of employment has been received and signed for by persons at the listed registered address.

13. On July 17, 2026, as a result of the absence of the 2024 annual report MWG's license was suspended.

14. On July 20, 2026, MWG submitted the required 2024 annual report to the Department.

STATUTORY AUTHORITY FOR THIS ACTION

15. The commissioner may withdraw an emergency order or enter a subsequent order superseding an emergency order per KRS 286.9-125(6) which states:

An emergency order issued under this section shall remain in effect until it is stayed, withdrawn, or superseded by an order of the commissioner or until it is terminated by a court order.

CONCLUSIONS OF LAW

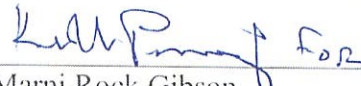
16. Respondent is not presently engaged in unsafe, unsound, and illegal practices that pose an *imminent* threat to the public interest. The prior threat to the public interest has been satisfactorily resolved.

ORDER

17. The prior Emergency Order of July 17, 2026, suspending the license of MWG Enterprises, LLC ("MWG") doing business as U.S.A. Check Cashing is hereby terminated and withdrawn. This Order supersedes any previous order of the commissioner concerning MWG

Enterprises, LLC ("MWG") doing business as U.S.A. Check Cashing, in regard to the subject matter of the July 17, 2026, Emergency Order.

IT IS SO ORDERED on this the 21st day of July, 2026.



Marni Rock Gibson
Commissioner
Department of Financial Institutions
500 Mero St. 2SW19
Frankfort, KY 40601

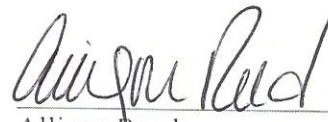
CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Order of Emergency Suspension** was served by certified mail, return receipt requested, on this the 22 day of July, 2026 to:

MWG Enterprises d/b/a/ USA Check Cashing
Registered Agent Paula Frank
821 West Broadway
Louisville, KY 40202

Via Hand Delivery to:

Department of Financial Institutions
500 Mero St. 2SW19
Frankfort, KY 40601



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