



6. In the interest of economically and efficiently resolving the violation(s) described herein, and without Respondent admitting or denying the statements of fact and legal conclusions herein, DFI and Respondent agree as follows:

- a. Respondent agrees to a civil penalty assessment in the amount of two thousand dollars (\$2,000.00) for the violation(s) described herein;
- b. Respondent agrees to and shall pay the total civil penalty assessed herein of two thousand dollars (\$2,000), which shall be due within thirty (30) days after entry of the Agreed Order. The payment shall be made through the NMLS system by invoice created by DFI; and
- c. Respondent shall devote the time and resources necessary to ensure continual and full compliance with all statutory requirements set forth in KRS Chapter 286.9.

7. Respondent waives its 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 own behalf, or to otherwise appeal or set aside this Order.

8. Respondent consents to and acknowledges the jurisdiction of DFI over this matter and that this Agreed Order is a matter of public record and may be disseminated as such.

9. In consideration of execution of this Agreed Order, Respondent for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, DFI, 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 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 10th day of March, 2025.

*Marni Rock Gibson*

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MARNI R. GIBSON  
COMMISSIONER

**Consented to:**

This 7th day of March, 2025.

This 7th day of March, 2025.

Hannah M. Carlin

Hannah M. Carlin, Director  
Division of Non-Depository Institutions  
Department of Financial Institutions

John Talley

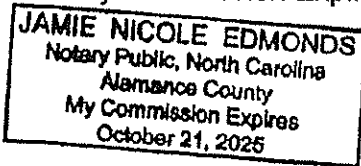
Authorized Representative  
Cash Advance Centers of KY, Inc.  
Check Casher License #CC18296

**ACKNOWLEDGEMENT**

STATE OF North Carolina )  
COUNTY OF Alamance )

On this the 7th day of March, 2025, before me Jamie Nicole Edmonds undersigned, John Talley, did personally appear and acknowledge himself/herself to be the authorized representative of Cash Advance Centers of KY, Inc. and that he/she, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

My Commission Expires: October 21, 2025



Jamie Nicole Edmonds  
Notary Public

**CERTIFICATE OF SERVICE**

1<sup>st</sup> I hereby certify that a copy of the foregoing **Agreed Order** was sent on this the  
day of March, 2025, by certified mail, return receipt requested, to:

John Talley  
Cash Advance Centers of KY, Inc.  
1648 Memorial Drive  
Burlington, NC 27215

And by Hand-Delivery to:

Gary A. Stephens  
500 Mero Street 2SW19  
Frankfort, KY 40601  
Counsel for Department of Financial Institutions

  
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Allison Reed  
Kentucky Department of Financial Institutions