

5. In this case, the DFI assessed a civil penalty against Respondent in the amount of one thousand dollars (\$1,000) for the above-described violation of KRS 286.9-100(13).

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 one thousand dollars (\$1,000.00) for the violation described herein;

b. Respondent agrees to and shall pay the total civil fine assessed herein of one thousand dollars (\$1,000), which shall be due upon execution and entry of the Agreed Order. The Payment shall be in the form of either an ACH payment or a certified check or money order made payable to the "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: Non-Depository Division, 1025 Capital Center Drive, Suite 200, Frankfort, KY 40601; and;

c. Respondent agrees to make restitution, by check drawn on the Respondent's account, to all affected customers by refunding the service fees on the transactions that created the database violation and to maintain records – consistent with KRS 286.9-074 – that such refund checks were issued to the customers and were processed for payment by the customer; 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, 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 September, 2021.

CHARLES A. VICE
COMMISSIONER

Justin M. Burse
Deputy Commissioner

Consented to:

This 10th day of September, 2021.

This 2nd day of September, 2021.

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

Authorized Representative
Cash Express, LLC
Check Casher License # CC20440

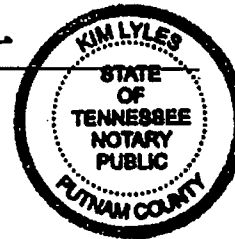
ACKNOWLEDGEMENT

STATE OF Tennessee)
COUNTY OF Putnam)

Kim Lyles this the 2nd day of September, 2021, before me
Garry McNabb, the undersigned, Garry McNabb, did
personally appear and acknowledge himself/herself to be the authorized representative
of Cash Express, LLC, and that he/she, being authorized to do so, entered into and
executed the foregoing instrument for the purposes therein contained.

My Commission Expires: 12-21-2022

Notary Public



CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 20th day of September, 2021, by certified mail, return receipt requested, to:

Mr. Gary McNabb
Cash Express, LLC
345 South Jefferson Avenue, Suite 300
Cookeville, TN 38501

And by Hand-Delivery to:

Kathryn Adams Cornett
Staff Attorney
Department of Financial Institutions
500 Mero Street 2SW19
Frankfort, KY 40601

Kentucky Department of Financial Institutions

Name: Alicia Reed

Title: Executive Staff Advisor