



**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
ADMINISTRATIVE ACTION NO. 2026-DFI-0010**

KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

MWG ENTERPRISES, LLC

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. 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. The Department conducted a routine compliance examination of MWG at the 821 West Broadway, Louisville, KY branch (License CC23158) of MWG d/b/a U.S.A. Check Cashing on September 29, 2025.

4. Loans were made to customers without the customer's signature on the necessary documents on multiple occasions. These loans were dated or about August 6, 2024, August 22, 2025, and September 8, 2025.

5. It was determined that the absence of the customer's signature was a violation of KRS 286.9-100(13).

6. It was discovered that the loan location included a sign with the following language, ""We can then collect the judgment by having the sheriff seize and sell any non-exempt real or wages or other amounts that other people owe you." This language was noted as a violation in a previous examination from September 12, 2024.

7. It was determined that this language was a violation of KRS 286.9-100(7).

STATUTORY AUTHORITY

8. 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.

9. KRS 286.9-100(7) states:

A licensee shall not engage in unfair or deceptive acts, practices, or advertising in the conduct of the licensed business.

VIOLATIONS

10. In contravention of KRS 286.9-100(13) MWG made loans without customer signatures on the required loan documents.

11. In contravention of KRS 286.9-100(7) MWG displayed signage that asserted rights to take legal actions against customers to coerce payment which are not permitted under Kentucky law. Such assertions are unfair and/or deceptive acts, practices, and or advertising.

AGREEMENT AND ORDER

12. To resolve these matters without litigation or other adversarial proceedings, the Department and MWG Enterprises, LLC agree to compromise and settle all claims arising from the above-referenced factual background in accordance with the terms set forth herein.

13. In the interest of economically and efficiently resolving the violations described herein, it is hereby **AGREED** and **ORDERED**:


- i. MWG Enterprises, LLC agrees to pay a civil fine in the amount of four thousand dollars (\$4,000.00) 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. MWG Enterprises, LLC 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. MWG Enterprises, LLC 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, MWG Enterprises, LLC 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 MWG Enterprises, LLC 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 5th day of March, 2026.


MARNIROCK GIBSON
COMMISSIONER

Consented to:

On behalf of the Department of Financial Institutions,

This 4 day of March, 2026.



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

and

On behalf of MWG Enterprises, LLC

This 10th day of February, 2026.

[Signature]

MWG Enterprises, LLC

ACKNOWLEDGEMENT

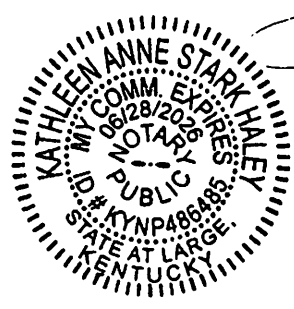
STATE OF Kentucky)
COUNTY OF Jefferson)

On this the 10th day of February 2026, Martin Goldsmith ^{jk} in my presence, acknowledged **him/her self** to be the authorized representative of MWG Enterprises, LLC, and, being authorized to do so, did enter into and execute the foregoing instrument, on behalf of MWG Enterprises, LLC, for the purposes therein contained, acknowledging the same.

My Commission Expires: 6/28/2026

[Signature]

Notary Public



CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing Agreed Order was sent on this the 5 day of March 2026, by the method indicated below to the following:

Via certified mail, return receipt requested:

Kathleen Haley
Registered Agent for: MWG Enterprises, LLC d/b/a U.S.A. Check Cashing
821 West Broadway
Louisville, KY 40202
Registered Agent on behalf of Respondent

Via electronic delivery:

Kathleen Haley
MWG Enterprises, LLC d/b/a U.S.A. Check Cashing
821 West Broadway
Louisville, KY 40202
Kathyhaley56@yahoo.com
Respondent

Eric Richardson, Staff Attorney III
DEPARTMENT OF FINANCIAL INSTITUTIONS
500 Mero Street
Frankfort, KY 40601

Counsel for Department of Financial Institutions

Kentucky Department of Financial Institutions

Name: Allison Reed by Victoria Ward-Bishop

Title: Executive Staff Advisor