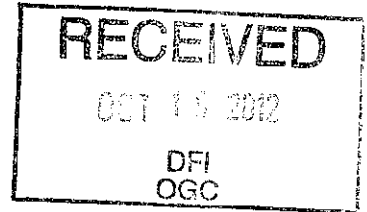


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH-0235



DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

QC FINANCIAL SERVICES, INC.

RESPONDENT

AGREED ORDER

* * * * *

1. The Department of Financial Institutions (“DFI”) is responsible for regulating and licensing entities engaged in the business of cashing checks and accepting deferred deposit transactions in accordance with the provisions set forth in KRS Chapter 286.9.

2. QC Financial Services, Inc. d/b/a Quik Cash (“Respondent”) has a branch office authorized to do business in Kentucky as a check casher pursuant to KRS Chapter 286.9 and which is located at 2101 Hikes Lane, Louisville, Kentucky. The branch license number is 238-7.

3. DFI conducted a routine examination of Respondent on July 2, 2012. During the examination, DFI discovered that Respondent failed to accurately enter information for three customers into the Veritec database allowing the customers to enter into deferred deposit transactions exceeding the limits allowed under KRS Chapter 286.9, in violation of KRS 286.9-140(1).

4. DFI possesses a range of administrative authority in addressing violations of the Act, including license revocation or denial, and the imposition of fines in an amount up to \$5,000 per violation. *See* KRS 286.9-110 and 286.9-991.

5. In this case, DFI assessed a fine against Respondent in the amount of three thousand dollars (\$3,000.00) for violating KRS 286.9-140(1).

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

a. Respondent agrees to a fine assessment in the amount of three thousand dollars (\$3,000.00) for the violation(s) described herein;

b. Respondent agrees to and shall pay the total fine assessed herein of three thousand dollars (\$3,000.00), which shall be due when Respondent signs and returns the Agreed Order. The payment shall be in the form of a certified check or money order made payable to "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: Anetria K. Connell, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601;

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.

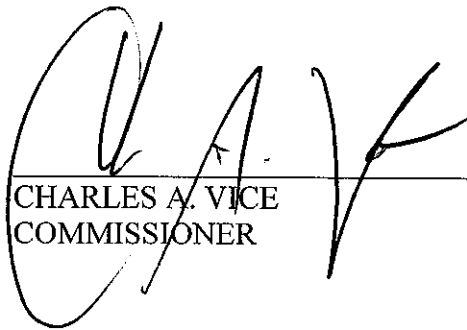
9. In consideration of execution of this Agreed Order, Respondent for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, DFI, Office of Legal Services, and each of their members, agents, and employees in their individual capacities, from any 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 17th day of October, 2012.



CHARLES A. VICE
COMMISSIONER

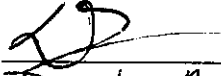
Consented to:

This 16 day of October, 2012.

This 9th day of October, 2012.



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



Darrin Andersen, President
QC Holdings, Inc

ACKNOWLEDGEMENT

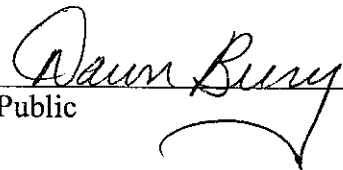
STATE OF Kansas)
COUNTY OF Johnson)

On this the 9th day of October, 2012, before me Darrin Andersen the undersigned, President, did personally appear and acknowledge himself/herself to be the authorized representative of QC Financial Services, Inc. and that he/she, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

In witness whereof I hereunto set my hand.

My Commission Expires: 11-06-13

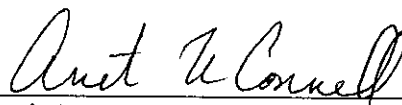



Notary Public

Certificate of Service

I, Anetria K. Connell, hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 24th day of October, 2012, by certified mail, return receipt requested, to the following:

Dawn Bury
Senior Compliance Specialist
QC Holdings, Inc.
9401 Indian Creek Parkway, Suite 1500
Overland Park, KS 66210



Anetria K. Connell
Department of Financial Institutions
1025 Capital Center Drive
Suite 200
Frankfort, Kentucky 40601
502-573-3390 ext. 235 (phone)
502-573-2183 (facsimile)

Counsel for Complainant