



COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
ADMINISTRATIVE AGENCY CASE NO. 2025-DFI-0098

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

RITA JOHANNA DANIELS ENTERPRISES, LLC  
DBA AMERI CASH

RESPONDENT

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ORDER SETTING ASIDE PRIOR AGREED ORDER

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The Kentucky Department of Financial Institutions ("DFI") and Rita Johanna Daniels Enterprises, LLC DBA Ameri Cash ("Ameri Cash") entered into an Agreed Order resolving the above-referenced case. The Agreed Order was entered on June 26, 2025. During the enforcement of the Order, the parties discovered that the Agreed Order signed by the parties did not reflect the agreed resolution of the case. On July 1, 2025, the parties presented a subsequent Agreed Order which accurately reflects the agreement between the parties. Therefore, the Agreed Order entered on June 26, 2025, is hereby set aside, and the subsequent Agreed Order shall be entered into the record.

SO ORDERED on this the 7th day of July, 2025.

  
MARNI ROCK GIBSON  
COMMISSIONER

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing **Order Setting Aside Prior Agreed Order** was sent on this the 8<sup>th</sup> day of July, 2025, by certified mail, return receipt requested, to:

Rita Johanna Daniels  
5054 KY RT 680W  
Minnie, KY 40651

Via hand-delivery to:

Gary Stephens  
Assistant General Counsel  
Department of Financial Institutions  
500 Mero Street 2SW19  
Frankfort, Kentucky 40601

Kentucky Department of Financial Institutions

Name: \_\_\_\_\_

Title: \_\_\_\_\_



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RESPONDENT

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AGREED ORDER

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STATEMENT OF FACTS

1. The Department of Financial Institutions ("DFI") is responsible for regulating and licensing entities engaged in the business of deferred deposit services with the provisions set forth in Kentucky Revised Statutes (KRS) Chapter 286.9 ("The Act").

2. Rita Johanna Daniels Enterprise, LLC, DBA Ameri Cash ("Respondent") is authorized to do business in Kentucky as a deferred deposit service business, Kentucky License #CC23510, pursuant to KRS Chapter 286.9 with a corporate address of 5054 KY RT 680W, Minnie, Kentucky, 41651.

3. On October 5, 2023, the Department conducted an examination of Respondent's location at 8498 KY RT 122, Minnie, Kentucky, 41651. This examination revealed several violations:

- a) Respondent entered into three agreements with three borrowers, LR, JC, and DM, and the authorized agent of the Respondent did not sign the agreement; and

- b) Respondent failed to provide requested documentation, including a Response Letter and cancelled refund checks for two customers, OM and MR.
4. An examination was conducted on January 27, 2025, and the following violations were noted:
- c) Respondent was found to have reopened fourteen (14) customer accounts for RA, LA, VC, SG, LH, GH, DI (2), RM, DM, GS, GT, JT, EW in the Catalis database; and
  - d) Respondent entered into an agreement with a borrower, MR, but the customer did not sign the agreement.

#### STATUTORY AUTHORITY

5. KRS 286.9-100(13) states, "Each deferred deposit transaction shall be made according to a written agreement that shall be dated and signed by the customer and the licensee or an authorized agent of the licensee at the licensed location and made available to the commissioner upon request." Ameri Cash was found to have a transaction agreement that did not contain the required signatures.

6. KRS 286.9-074(1) states in part, "Each licensee shall keep and use in its business any books, accounts, financial reports, and records the department may require to carry into effect the provisions of KRS 286.9-010 to 286.9-120 . . . Every licensee shall preserve the books, accounts, financial reports, and records for at least three (3) years."

7. KRS 286.9-074(2) states, "Records required to be preserved under this section may be maintained in an electronic retrievable format, or other similar form of medium, provided that it is readily accessible to examination, investigation, and inspection by the commissioner."

8. KRS 286.9-090(3) states, "The affairs of every check cashing and deferred deposit service business licensee and the records required to be maintained by KRS 286.9-074 are subject at any time, or from time to time, to such periodic, special, or other examinations by the commissioner within or without this state and with or without notice to the licensee, as the commissioner deems necessary or appropriate in the public interest. All books, papers, and records of assets of the licensee shall be subject to the commissioner's inspection."

#### VIOLATIONS

9. Respondent was found to have failed to provide requested documentation for two accounts in violation KRS 286.9-074.

10. Respondent was found to have reopened fourteen (14) customer accounts in the Catalis database in violation of 808 KAR 9:010.

11. Respondent was found to have entered into four (4) customer agreements without all required signatures in violation of KRS 286.9-100(13).

#### AGREEMENT AND ORDER

12. To resolve this matter without litigation or other adversarial proceedings, DFI and Respondent 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 violation described herein, DFI and Respondent agree as follows:

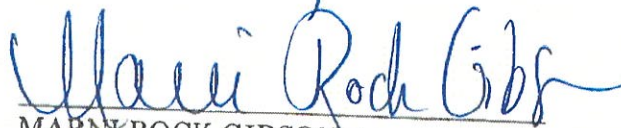
- a. Respondent agrees to pay a civil penalty in the amount of ten thousand dollars (\$10,000), which shall be due within thirty (30) days after entry of the Agreed Order. The payment shall be made through the NMLS system by invoice created by DFI;
- b. Respondent shall cease and desist from any future violations of the Kentucky Financial Services Code;
- c. Respondent waives their right to demand a hearing at which they would be entitled to legal representation, to confront and cross-examine witnesses, and to present evidence on their own behalf, or to otherwise appeal or set aside this Order;
- d. 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;
- e. In consideration of execution of this Agreed Order, Respondent hereby releases and forever discharges the Commonwealth of Kentucky, The Department of Financial Institutions, 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;

f. By signing below, Respondent acknowledges he has read the foregoing Agreed Order and knows and fully understands its contents; and

g. This Agreed Order shall constitute the Final Order in this matter.

SO ORDERED on this the 8th day of July, 2025.



MARNI ROCK GIBSON  
COMMISSIONER



Consented to:

This 7 day of July, 2025.

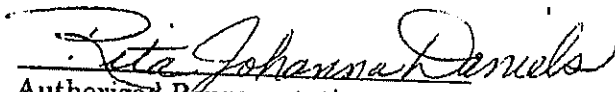


Hannah Carlin, Director  
Division of Non-Depository Institutions  
Department of Financial Institutions

AND

On behalf of Rita Johanna Daniels Enterprise, LLC, DBA Ameri Cash.

This 1 day of July, 2025.



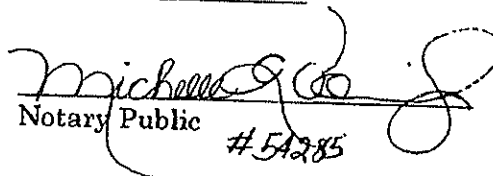
Authorized Representative  
Rita Johanna Daniels Enterprise, LLC

ACKNOWLEDGEMENT

STATE OF Kentucky )  
COUNTY OF Floyd )

On this, the 1 day of July, 2025, the undersigned did personally appear before me and acknowledged in my presence that, being authorized to do so, they did enter into and execute the foregoing instrument on behalf of Rita Johanna Daniels Enterprise, LLC, DBA Ameri Cash for the purposes therein contained.

My Commission Expires: 7/28/26

  
Notary Public #54285



CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 8 day of July, 2025, by certified mail, return receipt requested, to:

Rita Johanna Daniels  
5054 KY RT 680W  
Minnie, KY 40651

Via hand-delivery to:

Elizabeth Borders  
Staff Attorney  
Department of Financial Institutions  
500 Mero Street 2SW19  
Frankfort, Kentucky 40601

Kentucky Department of Financial Institutions

Name:

Amy M. Reed

Title:

Executive Staff Advisor