

STATEMENT OF CONSIDERATION  
Relating to 808 KAR 9:010

Public Protection Cabinet, Department of Financial Institutions  
(Amended After Comments)

I. On Monday, November 25, 2024 at 9:00 a.m., the Department of Financial Institutions (“DFI”) held a public hearing on the proposed administrative regulation 808 KAR 9:010.” The hearing was held at 500 Mero Street, Frankfort, KY 40601. The public comment period began when 808 KAR 9:010 was filed with the Regulations Compiler on August 20, 2024, and ended at 11:59 p.m. on November 30, 2024. The DFI received public comments on 808 KAR 9:010 at the public hearing and received written comments on 808 KAR 9:010 during the public comment period.

II. The following individual(s) or group(s) submitted written comments:

Rhonda Keeney, Gary McNabb, Calla Edlin, Cassidy Mohan, Autumn Mullins, Dorothy Edwards, Sydney Yonts, Mackenzie Chrisman, Tashina Moreland, Keri Perry, Nichole Steen, Jennifer L. Parngin, Charles Craft, William Marshall, Roy Lowery, Emily Smith, Jeffery Mollehan, Donna J. Sullivan, Sue-Ann Loney, Sharon Sigler, Christopher Vaughn, Victoria Kupper, Christy Farris, Maggie Datzel, Melissa Williams, Amanda Sewell, Brandi Trusty, Heather Watts, Sara White, Dalton Grigsby, Glenda Hollins, Leah Geary, Ren Martinusen, Sharon Martinusen, Brian Allard, Krista New, Payton DeBaun, Michael Green, Blanca Morrison, Jada Carter, Kathy Crook, Courtney Shortt, Jonathan Bloyd, Robert Mitchell, Crystal Adamson, Kenneth Brown, Schatae Bear, Brenda Smith, Crystal Dixon, Edward Armstrong, Melissa Berry, Mike Rabius, Daniel Clair, Brenda F. Clair, Mitchell Clair, Hannah Halbert, Brian Davis, Charles Byrns III, Julie Hencye, Damon Hibbard, Kiley Mullins, William L. Carter, Teresa Messer, Dustin Baker, Loretta Johnson, Heather Gilly, Amber Hodge, Florence Lowery, Heather Smith, Paula Skaggs, Christopher Hoover, Michael Magan, Eric Hawkins, Vicki Curtsinger, J.N. Curtsinger, Jeff Qualls, Brittany Boyd, Jennifer Shoemake, Morgan Dvis, Jonathan Atkins, Jerrae Williams, Brittany Ringscliff, Danyel Walker, Justin Johnson, Martha Anderson, Anita McKinney, Branda Thompson, Eddie Goforth, Gina Kotter, Kathy Shimkus, Keani C. , Carolyn Jordan, Teresa Edwards, Demetrius Straughter, Jordan Smith, David Williams, Tashina Morthel , Kaitlyn Foster, Todd Riley, Steven Parmley, Rebecca Hicks, Michael Shimkus , Brittany Elder, Nachesley Donlow, Michael Merritt, A. Klotz, Lamarsh Bledsoe, Kim Garland, Angela Urtanik , Benjamin Gilpin, Amy Foltin, Jimmie Smith, Charles Sowder, Anthony Yocum, Kenny Wall, Amber Miller, Kelley Flowers, Sebastian Smith, Carol L. Johnson, David Montgomery, Tommy E. Abney, James Carmichael, Stacy Haynes, Christy

Williamson, Tabitha Martin, Sheryice Hall, Hanna Haberlock, Phillip Hall, Cassi Winfield, Savannah Snyder, Arnold Mills, Liland Holland, Lisa Taylor, Holly Hampton, Timothy Brown, Melissa Evans, Arliss Simpson, Karen Bresentin, Stacy Buchanan, Clifton Hunt, Brian Morgan, Angela Cummins, Dustin Jackson, Darlene Kelly, Larry Pack, Joyce Shields, J. McIntosh, T. Boulton, Shaline Prince, Ellen Meeks, L. Thompson, Blake Woods, Reva Board, Shadlyn Stark, Kathryn Hays, Christopher Badgett, Dustin Peavler, Joshua Crist, Shana Blankenship, Cayla Callan, Rob Trent, Faye Spillman, Jessica Rowland, Tyler Morgan, Rozetta Morgan, K. Rene Roy, Alexander Kennedy, Franklin Murphy, Lasaundra Smith, Joseph Jordan, David Keith, Whitney Myers, Vera Couch, Paul Lemon, Jana Joiner, Sidney Adams, Earl Depke, Kim Toney, Amanda Hand, John Adams, Shawn Skaggs, Rebecca Gaither, Melvin Pierce, Lashanta McNeal, Ronald Hudson, Jack Cox, Russell Walker, Tonya Wall, Thomas Vaughn, Elvin Harold Burton, Linda Walker, Wendy Waddle, Teya Spratt, Rhonda Davis, Amber Veat, Laurie Hermsen, Kristeena Rushing-Aden, Leah Clark, James Moore, Kelly Moore, Terry Saylor, Mary Abernathy, Connie Bailey, Donna Tipton, Kimberly Barnett, Doug Barnett, Jeremy Bibbs, Clayton Jordan, Michael Pipkin, Brandi Cross, Gary Adams, Donnie Jessie, Ronnie Crouch, Dallee Coffey, Mildred Hamlett, Shirley Keith, Joy Branham, Diane Coleman, Dollie Davis, Laila Bastani, Penny Patton, Dennis Sivilis, Layton Valdes, Wanda Branham, Deborah Nichter, Randel Stanton, Kim Braden, Ruth Rummage, Kathy Evans, David Bernard, Madison Bowman, Michael Soeder, Nickolas Cook, Chadlee White, Holly Stephens, Pamela Fulcher, Charlotte Woodruff, Mark Phillips, Adam Butler, Mary Hobbs, Vickie Carnes, Amanda Smith, Whitney Mason, Rebekah Tatum, Christopher Thompson, Scott Denham, Robert Moulund, Faron English, Brian Roberts, J. Willis, Brittany Powers-Gray, Donalyn Branham, Justin Dinovo, Keyonna N. Allen Moody, Bill Scott Hall, Laura Luers, John Kingsley, Lisa Duggins, Jeena Hall, Matthew Smith, Travis Lauck, Kimberly Hughes, Leroy Carroll, Eric Cambell, Phillip Keown, Sean Hancock, Lester Munchel, Randy Brown, Thomas Stocker, Natacha Jones, Vanity Davis, Mona Simms, Angela Ramirez, Colton Schindley, Ashjia McFarland, Angela Branscom, Kayla D. Doss, Ashley Duff, Larhonda Golden, Terry Cox, Kala R. Griffeth, Kimberly Lowe, Paul Ludka, Jack Snyder, Marsha McElroy, M. Brooks, Jasmine Shumpert, Paul F. Shaw, Stephanie Mathis, Cynthia Munchel, Ulysses Morrow, Jason Davis, Tammy Puckett, Teresa Puckett, John Newill, N.B. Lockhart, Virgil Shelton, Christie G. Franklin, Sheila Sisk, Dawn English, Jessica Reynolds, R.S. Childress, D. Conger, Sandra Wigginton, Starla Walker, Mary Ann Meinders, Ashley Barnes, Sherry Walden, Candace Buckner, Ericka Barefield, Robert McLeod, Sharese L. Douglas, Jacqueline Caisip, Breanna L. Smith, Autumn Milatz, Julie Davis, Vicki Kirks, Kristin Schlueter, Amy Mayberry, Jackie L. Green, Dianna L. Held, Jo Davis, David Black, Jeff Bowman, Sandra E. Mason, Robert Williams, Dianna Clark, Jerry Heflin, Josh Chinn, Brian S. Peters, Kathi Perez, Kristin Schlueter, Kevin Burton, Ada Hare, Cathy Calloway, Suzette Gleich, Shirley Bennett, Donna Brooks, Theresa Coleman, Robreoa Garvin, Pamela Cannon, Sarah Haynes, Isaac Nesmith, Jordan Santos, Ramon Clark, Daniel Hudson, Michelle Shaw, Janet L. Held, Rodney Byron, Jenn Stephens, Alan Jones, Debbie Riley, Whitney Shenwell, Tessa Morton, Judy Wedding, Airalynn Wynn, Kitriena Hampton, Stacey Jones, Susan Willoughby, Matt Adcock, Dianna Whitaker, Kevin Smith, Carrie O'Bannon, David Cunningham, Brenda Whitaker, Edward Doss, Charnel Arrowood, Amber Paragon, Linda Nevitt, Tammy Leslie, Gabriella Christ, Patricia White, Christopher Melton, Darlene Richardson, James Roberts, Susan Rarey, Chasity Bennett, Heather Cox,

Christopher Hanson, Josh Whitaker, Judith Doss, Peggy Rick, Carla Wade, Harlee Smith, Debra Forehand, Perry O'Bannon, Timmy O'Bannon, Ashley Burkhammer, Walter Underwood, Connie Willhoite, Nancy Medley, Melissa L. Shelby, Gibert Stewart, Dallas Farim, Douglas R. McPherson, Jessie Godsey, Benji Ballock , Nathaniel Ryan, Misty Corum, Melissa J. Godsey, Caleb Peak , Nealle Smith, James Smith, Brenda Gibson, Charles Gilleyen, Doris Graham, Betty Lemon, Paula Amos, Emma Koerner, Nichole Belt, Thomas Johnson, Janasia Kates, Eric Smith, Jeffar Green, Lavonte Pendleton, Fay D. Ortiz, Amelia Ross, David Palmer, Diana Jones, Danny Heggen, Penny Lisowski, Veronica Tinsley, Larry Walker, Shelia Morris, Lora Polston, Chris York, Jerry Hume, Linda Richer, Hope Delay, Kenneth Renfrow, Randy Stevens, Garnett Williams, Lydia Barks, Mary Ricie, Madison Morgeson, Marty Cooper, Leo Lemke, Martin Rich, Julie Brown, Ruth Hicks, Erin Simon, David Watkins, Deseree Warthen, Kayce Hensley, Gus Jones, Karen Rene Gray, Ryah Clark, Dominique Day, Cynthia Deaton, James Harris, Brenda Flatt, James Techaira, Romelia Newburn, Bryae Concentine, Derick Adam Vincent, Jason Broyles, Mason Schoch, Patricia Steele, Keith Robinson, Roy Brown, Tom Woods, Chris Phelps, Clara N. Dill, Joshua A. Helfrich, Kevin Foreman, Lorrie Vojias, Michael Robinson, Eric Osby, Kimberly Steppe, Charity Shelton, Kara Townsend, Tracy Triplett, Nicole Cunningham, Lori Yates, Belinda Walls, Johnny Embry, Brittany Smith, James Fowler, Nichole Olt . Lisa Trivett. Ashley Henderson. Erik Merrill. Aukissie Boykin, Lyle Clark. Joseph Henderson, Amber Whited, Katherine Hall, Sherry Overstreet, Carol Marie Anderson, LaVonnya S. Hart, Isaac Matthews, Dawn Dawson, Kimberly L. Sneed, Aleshea Bell, Jamie Flatt, Mark Bledsoe, Stella Gaulke, Michelle Swigh, Krista K. Gibson, Alice Franks, Josh Campbell, Jonathon Smith, Victoria Daughty, Elana Lynn, Karen Randolph, Lindsey Gipson, Kaylyn Steele, Diane Orellana, Robert Smith, J. Presnell, Aaron Walker, Ira R. Peavey, Courtney Walker, Sandra Robinson, Elizabeth Polk, Quintel Harden, Jamie Hinson, Linda Sanders, Loretta Alford, Natisha Dalay, Tony D. Long, James Holeman, Carolyn Sterling, Cassandra K. Vaughn, Elizabeth Embrey, Michael Bowers, Hunter Kerr, Stephen Wallace, Nataley Pimentel, Jason Fillback, Joanna Smith, Graeia McLimore, Nicole Anderson, Sarah Booker, Emily Canady, Joshua Maya, Dariah Dowdy, Robin Ferguson, Joyce Carpenter, Kellin McDaniel, Evonda Schultz, Malcolm Gray, Stephanie Bennett, Ricky Barnett, James E. Blanton, Robert Geary, Jacob Moore, Sal Cuellar, Tracey Floyd, Lisa R. Hill, Donnie Hutcherson, Eric Gooden, Evelyn Guess, Chasity Daniels, Danielle Cook, Barbara Neill, Harley Webb, Dustin Webb, A. Harris, Matthew Steen, Nichole Steen, Stacey Porter, Alanna Cowles, Overton Jackson, Tonya Tolzmann, Nathan Lynn, Janice Hill, Glenn Wade, Shelia Purdy, Karin S. Antle, Meia Bingham, Kaylie Davis, Daphne Jackson, Amy Laird, Cyrus Belt, Jeremy Kinnis, Joe Johnson, Linda Wilcox, Lisa Guess, Rhiannon Curtis, Rachel Northington, Melissa Bevil, Teria J. Hammond, Amy Sebree, Daniel Key, Charles Wells, Angela M. Irving, Victoria Burns, Brenda Manning, Brittany Cansler, Kristy Blassingame, Ashley Mosby, Bobby Watson, Carol Scott, Annette Cornwell, Katherine Page, Larry Madden, Colleen Farmer, Joseph Fowler, Calvin Daniel Weber, Brenda Nichols, Rossie E. Turner, Juan Scott, Theresa Harrison, Erica L. Eaton, Tim Anderson, Chelsie Williams, Monica Madden, Sheila Wood, and Cash Express on behalf of 2,157 unidentified customers and the following individuals:

Christian Henderson, Gustina Napier ,Patty Maggard, Wanda Causey, Danny Woods, Mable Joseph, Caitlyn Mason, Dre'Mya Watts, Edward Jury, Emily Depp, Frankie Simpson, Shana J. Thomas, Susan Blevins Jolly, Rhonda Maroney, Marcus Cornelius,

Jason Henderson, Anthony Wyatt, Cindy Helim, Jason Brannerman, Forest Stringer, Sherria Helm, Mary Johnson, Judy Rirkman, Shirley F. Coleman, Jason Coleman, Bobby Crawley, Homer Day, Ronnie Dowell, Ricky Dye, William Pennington, Latisha Pennington, Landen Myers, Barbara Miller, Luke Robinson, Aaron Perkins, Tommy Moberly, Kenneth Patton, Bonita Patton, Carolyn Boyd, Jada Bowen, Jessica Foley, Rhonda Cole, Melissa Berry, Frankie Coleman, Zack Jones, Jean Pennington, Brenda Perkins, Morgen Statement, Dema Jenny, Denver Smith, Jennifer Rowland, Gary Mobley, Matt Meade, Gary Manning, Nancy Wilburn, Brittney Rollen, Mableel Releford, Michelle Pastana, Terry Naylor, Mary Mobley, Marissa Brown, John Carnes, Kim Luttrell, Jimmie Blanton, John Luster, Melody Adams, Otis Herring, Morgan Lee Cress, N. Kilbourne, Amber Lewis, James Deen, April Allen, A. Short, Tiffany Longworth, Kristy Douse, Keith Cooper, Derrick Jordan, Amy Day, Donnie Smith, Nicole Jordan, KayLnn Stocker, Elizabeth Floyd, Buddy Wright, Alisha Thomas, Matthew Adams, Barbara Sturgill, Jamie Adams, Scott Adams, Barbara Orange, Debra Brandenburg, Mary Culton, Melinda Johnson, Harold Hoover, Crystal Starrett, Haley Johnson, Mackenzie Askins, Maranda Hoskins, Jene Gibson, Michelle Pel, William D. Huguley, Tara Haines, Tanya Trent, Paul Wilson, Chaissa Hola, Destiny Crawford, Douglas W. Hudson, Tony Crawford, Becky Brewer, Emma Stamper, Melissa Alexander, Jennifer Stanton, Nellie Combs, Mary Webb, James C. Mitchell, Rebecca Neace, Mary Ann Whitlege, Kylee Fritz, Jody Shelton, Brandon Jones, Barbie White, Ka'Ron Murray, Ronald Wilson, Bonnie Nunn, Jeanie Hendricks, Edward Joseph Fugate, Deborah Little, Cassie Powers, David Barber, Jeffrey M. Thompson, Ashley Martin, Peggy Fitzpatrick, Liza Bradley, Angela Walton, Stephanie Beverly, Linda Owen, Jay S. Whitaker, Teresa L. Adkins, Lucy Hawell, Harold Hawell, William Rose, Shane Hall, Woody Hall, Steven Taylor, Tim Taylor, Linda Dyer, Shyn Caudill, Cammie Mitchell, Tiffany Brewer, Savannah Daniels, Susan Fairchild, Jennifer Patton, Rhonda Harold, Debbie Collins, Gene Collins, Brandy Azbill, Shauna Clark, Jan Ward, Sheila Short, Victoria Sexton, Sadie Quinn, Kevina Gorda, Jeff McKinney, Christina Gibson, Chad Abney, Angelia Stacy, Ken Short, Travis Simpson, Jonathan Riddell, Marlene Hart, Gladys Pemberton, Josh Partin, Carolyn Short, Bailey Reece, Amber Short, Scott Short, Johnna Short, Robyn Mattox, Karen Mattox, Violet Callahan, Brian Johnson, Madison Webb, April Ashcraft, Charles Ashcraft, May Johnson, Nathan Carpenter, Barb Pearson, John Childers, Martina Prewitt, Michael Craig, Chase Carter, Brittany Craig, Stephanie Everman, Rebecca Carter, Jeremiah Music, Danielle Carter, Phyllis Parker, Harrison Carter, Winston Carter, Jessica Salyers, Austin Kennedy, Priscilla Pyles, Jonathan Stinson, Kesha Matthews, Stephanie Valentine, Brad Messer, Natasha Stewart, Fannie Bates, Paul Bates, Cindy Owens, Tabitha M. Cooper, Amanda Collins, Keasha Whitt, Patrick Johnson, Lewis Cole, Anilee Williams, Wesley Hubbard, Jennifer Howard, Dakota Collett, Jimmy Wagers, Al Roark, Patricia Byrd, Darrell Byrd, Crissy Smith, Courtney Sizemore, Darlene Stewart, Justin Jackson, Jacqueline Sizemore, Selena Jones, Pat Campbell, Travis Allen, Jessica Allen, Melissa Beircke, Susan Johnson, Christopher Dye, McKenzie Justice, Makayla Lawson, Pamela Miller, Ashley Burke, Joseph L. Newsome, Angela R. Newsome, Merriann Gibson, Aaron Constant, Samantha Rodriguez, Renee D. Allen, Samantha P. Baber, Angela Wilson, Michelle Peters, Elizabeth Beverly, Lisa Robinson, Cindy Blankenship, Heather R. May, Sherry Hall, Tim Simpson, Julie Stone, Tiffany Allen, Brittany Hale, Joyce Lunford, Rachel Lester, Jacob Lester, Adam Palm, Jessica Welborn, Amy Philpot, Shelly Miller, Janet Bowden, Leslie Kemp, B. Collins,

Dominique August Smith, Jessica Smith, Chelsea Yates, Amanda Simmons, Alysa Young, Lawrence Butler Jr., Geraldine Murphy, Katherine E. Pritchard, Debbie Duncan, B. Smith, Stephen Lory, Chris Waits, Stephen Eatree, J. Brown, Lorie Chitney, Stephanie Couch, Stacy Creech, Kathy Ball, Walt Kelly, Teresa Widmer, Amanda Zimmer, Wesley Beard, Amber Compton, Danny L. Cook, Andrea Dean, Berchel Henderson, Bethany Clefton, Mary Rose, Pat Lovett, Carol L. Dobbs, Patricia Meadows, Heather Stephens, Peggy Marcum, Kara Lovett, Malena Abbott, Ada F. Coffey, Kimberly Cool, Phyllis Dobbs, Erin Raygon, Katelynn Fuston, Charlotte Taylor, Victoria Taylor, Zachary Hale, Loyd D. Taylor, Branden Vaughn, Amy Worley, Angie Neal, Ricky Stephens, Tiffany Corder, Charity Ellis, Melissa Warren, Robin Cox, Lydia Carson, Juanita F. Bowling, Christina Baker, Lynn Dye, Kyla Smith, Heather Reed, Emma Roberts, Shane Mosley, Steven Harris, Lindsey Gregg, April Gregory, Charlie Witt, Sherry Lawson, Ralph Hill, Ronnie Lemmings, Brenda K. Adkins, Sharon Sue Purvis, Nikki Dunn, Deborah Lyman, Amanda Risner, Shaun Wolf, Jack Roehur, Wayne Robbins, Shawna Roehur, Clayton Howard, Hannah Cole, Dustin Hall, Melissa Fletcher, Mary Brown, Jason Ross, Justin Clark, Elizabeth Jones, Lecia Ratliff, Kimberly Henry, Ryan Bailey, Dylan Moore, Kelley Ratliff, Michael Brickey, Sammy Sexton, Ardean Cassity, Serrina Brooklyn Perry, Carolyn Balley, Jackie King, Bobbie Ratliff, David Howard, Donna Howard, Fairel Wilson, Brayden Wilson, Leah Wilson, Kashton Hunt, Sherrie Robbins, Edward E. Young Jr., Steve Helton, Patrick Sheppard, Teresa McIntyre, Vonda Kim Johnson, David Allen Sparks, Debbie Kelley, Veronica Feltner, Alyssa Neal, Aaron Riddell, Cody LeMaster, Paige Rose, Mellisa Sparks, Brian Perry, Renodia Caudill, Deana Long, Debra Robinson, Brenda Hatton, Priscilla K. Cain, Teresa Clark, Christopher Moore, Denise Johnson, Madison Wells, Beth Collins, David Hicks, Sandy Whitaker, Herman R. Wallen, Wanda Pitts, Diani L. Eads, Jackie E. Stewart, Patty Adkins, Wallace Greg Compton, Helen Adkins, Margaret R. Horne, Mabellene Horne, Sherry Carte, Brian Vance, Jean Adkins, Patricia Roberts, Teresa Hall, Larry Chapman, Mary Farley, Clinton Hammons, Matthew Hibbard, Janice Bates, Angie Reynolds, Sandra Meeks, Carlos Ortega, Jessica Jenkins, Morgan Law, Skylar Douglas, Jarrett Greathouse, Jodi Bates, Melinda Smith, John Madden, Ellen Worthington, K. Fields, Margaret Hensley, Sammy Hocker, Carolyn S. McQueen, Susan Caldwell, Lysie Sione, Jimmy Langdon, Mary Baker, Dorian Adkins, Donald Watts, Randy Allen, Caleb Lawson, Joseph Pennington, Katrina DeZarn, Kathleen Bowling, Michelle McGee, Kimberly Campbell, Jennifer Harrison, Cynthia Goins, Dorothy Worth, Sean Wilk, Mary Beth Bennett, Wilma Dell, Marvin Denson, James Causey, Amber Waid, Betty Nolan, Jessica Jones, Jessica Trett, Katrina Comer, Leticia Tisdale, Harley Ray, Denise Haygood, Christa Hensley, Austin Asher, Carolyn Howard, Miranda Maggard, Brandy Keeling, James Howard, Tammy Bowing, Christine Burley, Rosie Cathers, Ricki Settle, Tiffany Lunsford, Victoria Henson, Natasha Hooker, Ernest Whoolen, Maris L. Green, Dylan McCray, Larry E. Scott, David Barker, Stephanie Beverly, William Rore, Ashley Poston, Angela R. Tackett, Tina Taylor, Anita Burke, Denise Hawkins, Frankie D. O'Conner, Janet Travis, Amanda Sullivan, Dana M. Prazuki, Tara Wilder, Kathryne Robinson-Bowen, Myrtle Johnson, Tearanee Robinson-Bowen, Nialaki Robinson, Tomorrow Anderson, Kelsey Asher, Kacy Scott, Lauren Lewis, Amber Teverbaugh, Melissa D. Fulmer, Amanda Kimmel, Hannah Plummer, Jared Carmickle, Michelle Johnson, Joaney Gann, Debra A. Geary, Morgan Johnson, James Muth, Scotty Proctor, Richard Slaughter, Tony L. Phelps, Leslie Jana Tyree, Rikki Cox, Edina P. Smith, Anna Johnson, Brandon Keown, Josette

Harden, Shay Bradley, Sirena Trent, Patricia Allen, Justin Cole, Luica Spier, Crystal Miller, Rhonda Head, Jeff Cox, Cristi Lewis, Ashley Guerrido, Norma Proffitt, Evalynn Couch, Willie O. Proffitt III, Robin Proffitt, Connie Proffitt, Yolanda A. Couch, Amanda Tackett, Julie Tichenor, Tyrese Shaw, Donnie Wilkins, Lisa Sampson, Mrs. Matthews, Virginia Kirkpatrick, Suzanne McKinney, Sam Wood, Latasha Griffin, Autum Bohmer, Pamela Biggs, Blanch Williams, Tamara Roberts, Susan K. Smith, Patricia Strong, Suzanne Reed, Judy Mattingly, Barry Mattingly, Jessica McQueen, Gary Ritch, Amy Johnson, Gary Isaacs, Josh E. Lucas, Brianna Johnson, Cindy Fletcher, Kellie Lee, Rhonda Childress, Diann Adkins, Jacqueline Walkins, Jessica Bailey, Kenneth Cole, David A. Smite, Melissa Smite, Amanda Ash, Brett M. Clark, Gregory Smallwood, Tina Vance, Shelia Smallwood, Amanda Smallwood, Travis J. Smallwood, Tonya Lovingood, Carla Hall, Kristian Hall, Kristie Spears, Donovan Hall, Dai Price, Bonnie Meadows, Sharon Hogan, Vera Cox, Kathy Turner, Hope Self, Marsha Street, Juanita Meredith, Naomi R. Young, Melinda Dunaway, Cathy Shelt, Georgia Cummings, Yvette Renee Smith, Angela Barg, Jeanelle Gibbs, Madison Edwards, Luke Morris, Timmy Shepherd, Olivia Lewis, Georgia Greene, Angie Asher, Charles D. Fox, Antonio Fusch, Charlene Neace, Amanda Jensen, Mary Combs, Ashley Holliday, Larry R. Hammons, Regina Breach, Jessica Barrett, Ricky Henderson, Nicholas Sandoval, Leeanna Jones, Carol Vincent, Victoria Kerr, William Brown, Robin Dupin, R. Patterson, Jame Jones, Rebecca Snow, Lorrie A. Graham, Richard O. Chandler, Jackalyn Reed, Jessica Lewis, Deanna Bennett, Nicola Williams, Sean Cogdill, Angela Duncan, Wendy Hines, Stacey Blake, Lajo Jefferson, Fisher Morris, Debbie J. Howard Canales, Ashley Whees, Bobby Campbell, Misty Campbell, Kala Riley, Xavier Grainger, Monyelle Williams, Jamie Williams, Dorthoy J. Lewis, Casarah Baker, Christian Drown, Sherrie Baker, Kristin L. Flatt, Efren Padilla, Tina Booth, Wendy Parr, Kayla Miller, Sherry Willis, Bonnie Hadley, Norma Cook, Brittany Gass, Victoria Brame, Kendra Lappin, Rebecca DeCamp, Lindsey Tipton, Willetta Fields, Delena Henson, Crystal Cotton, Linda Mitchell, Lori Wagers, Charles Anderson, Mary Wagers, Billy Sizemore, Cody Baker, James Baker, Thomas Wombles, Lucille Wombles, Donald Wombles, Tina Wombles, Crystal Smith, Steve Young, Angel Wombles, Teri Davis, Kimberly Walton, Matthew Smith, Heather Smallwood, Zachery Perry, Sarah Hinkle, Barbara Stubblefield, Shelby Farmer, James S. Mitchell, Willa Adkins, Randy Roberts, Connie Collins, Justin Akers, Christy Leedy, Stephanie Deskins, Ashley Adams, Jennifer Robinson, Bradley Dotson, Joseph Stewart, Christina Day Harding, Travis Justice, Lisa Lynn Church, Jake Edwards, Margie Ubright, Michelle Leedy, Lacy Hurley, Jonathon Tackett, Russ Edwards, Kyle Howard, Donald D. Deleck Jr. , Cheyenne Brumley, Cynthia Taylor, Sonya Belt, Melinda Sandifur, Devan Brown, Nathan Knight, James W. Holland Sr., Christopher Smith, Carolyn Crabtree, Kasey Askin, Tony Cook, Annie Datton, Danny DeMoss, Katina Holland, Brenda Gellar, LaDonna Coats, Demetria Adams, Kimberly Thompson, Ashley Whittinghill, Kurt Skelton, Amanda Roush, Elvis Day, Jillien Helt, Sunshine Edwards, Melissa D. Waddle, Kimberly Walker, Jeremy Doss, Greg Belcher, Donna Caudill, Loretta Thornhill, Alyssa Napier, Yvonne Adams, Birdie Newsome, Gracie Thompson, Nikki Adams, Patricia Powell, Kelsey Anguish, Patricia Sun, Rachael Riley, Jennifer Mullins, Andrea Boink, Brenda Burchett, Elizabeth Mills, Stephanie Adkens , Austin Jackson, Deborah J. Anderson, Melissa Thompson, Coltan Geisert, Jessica Bistarkey, Richard McFadden, Vadonna R. Jones, Mike Smith, Krista Harris, Alexy Cobb, Bobb Allen, Roy E. Foster, Gina Smith, Carrie Carpenter, Emilie Dunal, Janet Reed,

Christin Barrett, Lausha Shepherd, Deborah J. Sallee, Gina Baker, Alford Baker, Roy D. Gullett, Heather Stapp, April Funk, Amber Baker, Misty Brown, Patricia Jenkins, Stacey Arnold, Amanda Jeffries, Madalynn Wright, D. Wells, Ashley Spears, David Daniels, Rose Marie Sandoval, Jennifer Cox, Norman R. Paschal Jr., Frank M. Lawrence, Kimberly Seal, Sheri Crutcher, Betsy S. Cousins, Teresa Miller, Debbie L. Smith, Crystal Good, Ashley Perkins, Brandi Clark, Angela Glass, Daniel McCoy, Rhonda Harwood, Kimberly N. Woods, Michelle Sadler, Jessea Rock, Charles Stephen Riggs, Gene Abrams Jr., Laura M. Baker, Emily Wagner, Cathy Day, Josh Sulfridge, Nerissa Mays, Jeannie E. Crabtree, Beth Klug, Karen Blevins, Tuesday Rose, Brooke Addison, Karah Crawford, Teresa Bucchi, Mark Bucchi, Jeanee Petty, Charles Edwards, Angie Compton, Tonya England, Jordan Hall, Brandi Morris, Cindy Morris, John D. Alley, Shayden Jacobs, James Thomas, Erin Pope, Lisa L. Eimel, Trisha Arnold, Deanna Copher, Robert M. Smith, Jodi Johnson, Brandi Martin, Matthew Adams, Priscilla Hall, Sharon Mallory, Steve Mallory, Timothy Crum, Madison Rogers, Jeffrey Jones, Misty Lead, Bonnie Murhead, Amanda Mattingly, Christina Updike, Kate Jones, David Kincaid, Penny J. Hancy, Valerie E. Delph, Cheryl Smith, Hannah Day, Leo Day, Angela McMillion, Devin Campbell, David Deaton, Karen Smith, Ervin Pence, Tanya White, Juanita Stidham, Cynthia Blair, Barbara Pence, Lula Adams, Deb Stidham, Lori Adams, Kimberly Ritchie, Parker Williams, Angela Melton, Gina Capert Spire, Christopher Napier, Rhonda McCoy, Kelsey Shepherd, Christopher Adams, John Brewer, Nicole Coffee, Austina W. Merriwether, Barbara White, Alex Moore, Karie Bullitt, Pamela Johnson, Melanie L. Benford, Robert L. Caslin, Whitney S. Neal, Donald Jansen, Keith English, Shanna Reynolds, Seina Pueda, Joyce Caise, Phyllis Elkins, James Dobbs, Daniel Whitworth, Michael Brown, Teri Brooks, Kathy Decker, Charles Woessner, Janet Jefferson, Jena Riley, Alana Franklin, Mary L. Cash, Mellon Watkins, Teresa Spears, Christy Jaggars, Devonna Hensley, Rai Justice, Chad Turner, Valarie Brown, Carolyn Hudson, Marsha Beatwrit, Todd Leach, Joshua House, Curtis Engle, Ronald Hurst, Melissa Mills, Stuart Warner, Ronald W. Smith, Kentaya Penman, Earl Smith, Kenneth Tackett, R. Chenault, George Hawkins, Felicia Delph, Denise Roe, Stephanie Dalton, Regina Duncan, Jeremy Taylor, Abigail Taylor, Charles Craig, Annelica Ball, Evelyn Priddy, Selena Ceray, Ronnie Shott, Mark Wood, Vickie Johnson, Tonya D. Jordan, Susan Pace, Julian Weedman, Rebecca Lindsey, Christy Overman, Lisa Jones, Defea Hall, Shawanna Aline, Phillip Griffin II, Melisha Willoughby, Kelly Taylor, Marilyn Hendrix, Peggy L. Cooper, Fred Ferguson, Donald Mils, Johnny Caudill, Don James, Beverly Wells, Liberty Cooley, Allison Gillum, Leslie Nichols, Maude Hunter, Sandra Bridget, Nancy Martin, Edna Dawler, Tammy Thomas, Walt Heflin, Travis Roof, Tamra Flener, Jimmy Carver, LeChrystal Rose, Scott Connors, Jerri Michelle Frazier, Lisa M. Gable, Eric Clark, Amber Woodman, Gustavo Juarez V., Jerry Hatton, Jillian Hunt, John Dunn, Staryla Knight, Laura Johnson, Chris Wilkerson, Dion Mcguire, Lori J. Mcguire, Angela Pulley, Mary Elaine Joslyn, Branden Garrett, Patricia Sanders, Angelea Lewis, Chris Poe, Jessica Summitt, Alyca Parks, Michael Smalls, Leigha Warner, Jennifer Fox, James Furmon, Glenda Sue Hill, Janey Chesser, William Spalding Jr., Dewayne Chesser, Tammy Chesser, Andrew Spalding, Tavonte Beliles, Dustin Smith II, Gerald Whitaker, Mary Reed, Russell E. Holt, Jennifer Randolph, Ellis Doug Scisovey, Katelyn Johnson, H. Counce, Jean M. Cole, Melina Richards, Jenny Mollett, Jamin Bunker, Cassie Bays, Matthew Poore, Michelle Antle, Jayne Grisler, Dustin Samuel, Barbara Rogers, Patricia Williams, Joyce G. Hudspeth, Kim Russell, Ashley McClure, Tracy Bradford, Chance Hunt, M. Douglas,

Deborah Huff, Jennifer Murphy, Kyonte Massey, Autumn Richardson, Michael Sallee, Zachary Sallee, Kimberly Montgomery, Joseph R. Brey, Lynda Barnes, Wilma Allen, Robin Mitchell, Katie Patrick, Donald Smith, Angela Gilliam, Elvenia Boggs, Patrick Mohoney, Amanda Kinder, Dora Clem, Shirley Cornett, Lynda Baber, James D. McFarland, Dorothy Myers, Derrick Booth Jr., Jessica Elen, Karla Ring, Jacob Myers, Miranda White, Melissa Hunt, Emily F. Campbell, Christian Lester, Michael Lewis, Rhonda Sosby, Randi Wellman, Gabrielle Willoughby, Daniel Elliott, Paul Grubb, Georgia A. Wagers, Tina Gregory, Brandi Bowling, Crystal Barger, Stephen Price, Tiffany Barger, John Henson, Sheila Sullivan, Pamela Harper, Deanna Howard, Chase Eo, Saidee Stronge, Laura K. Cirle, Jackie Wise, Tamara Cox, Kristina Nul, Douglas Bilter, Sherry Lee, Toni Rose, Courtney Sallee, Wesley Logsdon, Barbara Logsdon, Cheryl D. Price, Cheryl Bond, Donnie DeSpain, Cassandra Ford, Barry Blackburn, Haley Skaggs, Tracey Dennison, Stephanie Mabe, Kristi Pedrick, Rebecca Canthill, Wells Stewart, Tiffany Kan, Belinda Riddlebaugh, Judy Carpenter, Shana Harrison, Shaun Harrison, Marlene Hart, Breton Watters, R. Mark Watters, Steven Watters, Earnest Watters, Margaret Watters, W.M. Bryant, Brandon Johnson, Charles Parker, Eugene Collins, Brandon Ramsey, Amanda L. Cole, Melissa Francis, Velam Polly, James Atell, Stephen Johnson, Melinda Henson, Brandon Cook, Susan Rose, Joseph Hurtsfield, Vickie Austin, Bruce W. Miner, Priscilla Miner, Sherry Wallace, Emily Barber, Lucinda Hicks, Tony Wallace, Tim Bingham, Josephine Duncan, Evonda Murdock, Phyllis Smith, Megan Simpson, Korey McElveen, Shellie Hall, Daniel Clint Thompson, Ron Martin, Teresa Wilkerson, Elizabeth Dayve, K. Beckett, Jennifer Mills, Bruce Warren, Barbara Montgomery, Shaylvan Grey, Glenn J. Collins, Richard Grull, Zeveran Rice, Billy Bunch, Jennifer Hubbard, Gennie Dye, Sean Lee, Floyd Williams, Cecilia Simpson, Joseph Davis, Kathy Rucker, Rita Kinser, Johnnie Thomas, Linda Clark, Tammy Ball, Gary Sellers, Sandra Corder, Zachary Pruwitt, Tommy Vanover, Vernon Angel, Christine Walters, Della Wright, Zachary Stone, Ethel Regina Bates, Darla LaPradd, Tonia Bremmer, Virginia Anspach, Tasha Seigart, Charlotte Snow, Paula Moore, Larry Holland, Crystal Woolson, LaShundra Milton, Kristine J. Miller, Paula Jarreau, Destiny Hill, Anna Beach, Linda Mollitte, Dustin Shaw, Donna Brady, Rose Clark, Jonathan Odle, Ava Pitts, Jessica Hufford, Vicente Sanchez, Amelia Johnson, Roxanne Miller, Lisa Wilson, Misty Hartman, Kevin Bennett, Max Bane, Pamela Roblero, Melissa Carpenter, Christie Wade, Ruth Haberle, Malachi Corbin, Carroll Lightfoot, Christine Cagle, Amanda Cleyer, Karen Newcomb, Tracy Henson, Charlea Leonard, Judy Murphy, Sharon Price, Larry Downing, Misty Copeland, John Carter, Cheyenne Henson, Rol. M. Math, Sherron Newton, Sabrina Mattingly, Sarah Sullivan, Marie Hays, April Wheat, Tracy Mars, O. Francis Dick, Richard Mitchell, Angela Mitchell, Deshae New, Kaitlyn Bell, Sue Ann Allen, Sue Powell, Dean Allen, Lane Allen, Virgil Allen, Francis Allen, Francis Goodman, Mary Goodman, Crystal Tygart, Brittany Swain, Scott Brown, Adam Polson, Paula Doen, Deborah A. Clemons, Janet Lyons, Judy A. Daugherty, Diana Turner, Kayla Snyder, Jenny Cook, Lisa McCombs, Kirstia Higgs, Tammy Foreman, Renee Farmer, Melissa Martin, Angela Martin, Autumn Johnson, Melissa Caldwell, Aaron Brawner, Susan Ashby, Patricia Woodard, Tammy Preston, Amanda Howard, Iden Mitchell, Britney Frederick, Christopher H. Moore, Dale Spurlin, Corinna Stalls, Shirley A. Eli, Stephen Bennett, Amanda Jones, James Brady, Mary Sutton, L. Watkias, Kathleen Fraley, Letha Crowder, Becky Daniel, Brittany L. Baker, Kimberlee Brooks, Dorothy Hardwick, Michelle L. Wainscott, Shannon Hancock, Carmella Wood, Ruth Wood, Keith Rogers,



Jamie Allard, Yolanda Duncan, Korina Woolbright, Aaliyah Stanley, Debra A. Jones, Charly Smith, Karen R. Fisher, Melissa Sisson, Bethany Brooks, A. Bridgewater, Nora Parker, Kelsey Klein, Michelle McHenry, Toria Shaw, Shonda Williams, Emilie Hapley, Tim Kirkpatrick, Justin Smith, Linda Hubbard, Pamela G. Jones, Vicki Marshall, Michael R. Dettling, Michael Pedigo, David N. Pedigo, Dan Pedigo, Robert S. Devine, Kam A. Devine, Michael D. Wallace, Cassie Lowes, William Fugue, Scott Powers, Charlotte Neely, Kristie Gutierrez, Brandi Coffey, Otis Neal, Richard Garrett, Mark O. Oakes, Tina F. Arnett, Kara Jones, David Bribey, Brian Bunner, Deborah A. Care, Stephanie Day, Athena Young, Jackie Hurst, Tandra Patton, Roger Applegate, Lorraine Smith, Courtney Estes, Cathy L. Cronin, Amy Davis, Catherine Black, Kalie Ward, Alexandria Peasen, Dakota Padgett, Lisa L. Brock, Jane E. Barnett, Daleana Hamilton, Josh Ramsey, Melissa Gilmer, Linda Dominguez, Carol Patrick, LaToya Williams, Johnny Tarter, Mark P. Muchen, Edward Carlin, L. Oliver, Mary Adams, and Heaven Neidlow.

III. The following individual(s) submitted comments at the public hearing

| <u>Name and Title</u> | <u>Agency/Organization/Entity/Other</u> |
|-----------------------|---|
| D. Brent Peterson     | Cash-A-Check                            |

IV. The following individual(s) from the promulgating administrative body responded to the written and public comments:

| <u>Name and Title</u> |  |
|-----------------------|--|
| Marni Rock Gibson     | Commissioner, Department of Financial Institutions |
| Hannah Carlin         | Director, Non-Depository Division                  |

V. Summary of Comments and Responses

**(1) Subject Matter: The Database Fee**

- (a) **Comment:** The following individuals independently submitted comments, as outlined below:

Gary McNabb, owner and CEO of Cash Express, asked the DFI to reconsider raising the database transaction fee. Mr. McNabb is the owner and CEO of Cash Express, the largest chain of deferred deposit companies in the Commonwealth. He states the deferred deposit industry is in decline and he has closed or merged several business locations. Mr. McNabb also states customers have informed him that they, too, are financially struggling. Customers have informed him that they will have to resort to obtaining loans from online companies to avoid paying a higher transaction fee. Mr. McNabb claims both the database vendor, Catalis, and the DFI make a significant amount of money from the transaction fee and asks why, "should we pad their pocketbook at the expense of Kentucky consumers?"

Rhonda Keeney stated she was against raising the database fee.

Calla Edlin stated that while she understood the importance of maintaining and improving government resources, she believes the transaction fee increase is ill-timed and would place an undue burden on Kentuckians. Ms. Edlin stated even a small fee increase can compound financial stress. She commented fostering a fair and equitable financial environment for Kentuckians is essential and requested the DFI's support in opposing the transaction fee increase.

Cassidy Mohan stated that while she understood the importance of maintaining and improving government resources, she believes the transaction fee increase is ill-timed and would place an undue burden on Kentuckians. Ms. Mohan stated even a small fee increase can compound financial stress. She commented fostering a fair and equitable financial environment for Kentuckians is essential and requested the DFI's support in opposing the transaction fee increase.

Autumn Mullins stated she has concerns about increasing the transaction fee because many individuals have financial problems and she feels as though the DFI should not make things more difficult for those individuals.

Dorothy Edwards, a concerned customer, stated she is in opposition to increasing the transaction fee because customers who enter into deferred deposit transactions do not have a lot of money to spend. According to Ms. Edwards, the proposed increase would mean a combined annual transaction fee of \$54 for bi-weekly customers, such as herself. She noted that money could be spent on gasoline to commute to work.

Sydney Yonts stated the increase would negatively impact deferred deposit customers. She noted customers who regularly enter into deferred deposit transactions on a monthly basis are on fixed incomes and struggle financially. Ms. Yonts stated she believes the fee should stay at the current amount.

Mackenzie Chrisman stated the proposed fee increase is an unnecessary charge for customers and will hurt both customers and deferred deposit businesses.

Tashina Moreland stated that while she understood the importance of maintaining and improving government resources, she believes the transaction fee increase is ill-timed and would place an undue burden on Kentuckians. Ms. Moreland stated even a small fee increase can compound financial stress. She commented fostering a fair and equitable financial environment for Kentuckians is essential and requested the DFI's support in opposing the transaction fee increase.

Keri Perry stated that while she understood the importance of maintaining and improving government resources, she believes the transaction fee increase is ill-timed and would place an undue burden on Kentuckians. Ms. Perry stated even a small fee increase can compound financial stress. She commented fostering a fair and equitable financial environment for Kentuckians is essential and requested the DFI's support in opposing the transaction fee increase.

The following individuals submitted an identical letter opposing the transaction fee increase:

Jennifer L. Pargin, Charles Craft, William Marshall, Roy Lowery, Emily Smith, Jeffery Mollehan, Donna J. Sullivan, Sue-Ann Loney, Sharon Sigler, Christopher Vaughn, Victoria Kupper, Christy Farris, Maggie Datzel, Melissa Williams, Amanda Sewell, Brandi Trusty, Heather Watts, Sara White, Dalton Grigsby, Glenda Hollins, Leah Geary, Ren Martinusen, Sharon Martinusen, Brian Allard, Krista New, Payton DeBaun, Michael Green, Blanca Morrison, Jada Carter, Kathy Crook, Courtney Shortt, Jonathan Bloyd, Robert Mitchell, Crystal Adamson, Kenneth Brown, Schatae Bear, Brenda Smith, Crystal Dixon, Edward Armstrong, Melissa Berry, Mike Rabiun, Daniel Clair, Brenda F. Clair, Mitchell Clair, Hannah Halbert, Brian Davis, Charles Byrns III, Julie Hencye, Damon Hibbard, Kiley Mullins, William L. Carter, Teresa Messer, Dustin Baker, Loretta Johnson, Heather Gilly, Amber Hodge, Florence Lowery, Heather Smith, Paula Skaggs, Christopher Hoover, Michael Magan, Eric Hawkins, Vicki Curtsinger, J.N. Curtsinger, Jeff Qualls, Brittany Boyd, Jennifer Shoemake, Morgan Davis, Jonathan Atkins, Jerrae Williams, Brittany Ringscliff, Danyel Walker, Justin Johnson, Martha Anderson, Anita McKinney, Branda Thompson, Eddie Goforth, Gina Kotter, Kathy Shimkus, Keani C., Carolyn Jordan, Teresa Edwards, Demetrius Straughter, Jordan Smith, David Williams, Tashina Morthel, Kaitlyn Foster, Todd Riley, Steven Parmley, Rebecca Hicks, Michael Shimkus, Brittany Elder, Nachesley Donlow, Michael Merritt, A. Klotz, Lamarsh Bledsoe, Kim Garland, Angela Urtanik, Benjamin Gilpin, Amy Foltin, Jimmie Smith, Charles Sowder, Anthony Yocum, Kenny Wall, Amber Miller, Kelley Flowers, Sebastian Smith, Carol L. Johnson, David Montgomery, Tommy E. Abney, James Carmichael, Stacy Haynes, Christy Williamson, Tabitha Martin, Sheryice Hall, Hanna Haberlock, Phillip Hall, Cassi Winfield, Savannah Snyder, Arnold Mills, Liland Holland, Lisa Taylor, Holly Hampton, Timothy Brown, Melissa Evans, Arliss Simpson, Karen Bresentin, Stacy Buchanan, Clifton Hunt, Brian Morgan, Angela Cummins, Dustin Jackson, Darlene Kelly, Larry Pack, Joyce Shields, J. McIntosh, T. Boulton, Shaline Prince, Ellen Meeks, L. Thompson, Blake Woods, Reva Board, Shadlyn Stark, Kathryn Hays, Christopher Badgett, Dustin Peavler, Joshua Crist, Shana Blankenship, Cayla Callan, Rob Trent, Faye Spillman, Jessica Rowland, Tyler Morgan, Rozetta Morgan, K. Rene Roy, Alexander Kennedy, Franklin Murphy, Lasaundra Smith, Joseph Jordan, David Keith, Whitney Myers, Vera Couch, Paul Lemon, Jana Joiner, Sidney Adams, Earl Depke, Kim Toney, Amanda Hand, John Adams, Shawn Skaggs, Rebecca Gaither, Melvin Pierce, Lashanta McNeal, Ronald Hudson, Jack Cox, Russell Walker, Tonya Wall, Thomas Vaughn, Elvin Harold Burton, Linda Walker, Wendy Waddle, Teya Spratt, Rhonda Davis, Amber Veat, Laurie Hermsen, Kristeena Rushing-Aden, Leah Clark, James Moore, Kelly Moore, Terry Saylor, Mary Abernathy, Connie Bailey, Donna Tipton, Kimberly Barnett, Doug Barnett, Jeremy Bibbs, Clayton Jordan, Michael Pipkin, Brandi Cross, Gary Adams, Donnie Jessie, Ronnie Crouch, Dallee Coffey, Mildred Hamlett, Shirley Keith, Joy Branham, Diane Coleman, Dollie Davis, Laila Bastani, Penny Patton, Dennis Sivilis, Layton Valdes, Wanda Branham, Deborah Nichter, Randel Stanton, Kim Braden, Ruth Rummage, Kathy Evans, David Bernard, Madison Bowman, Michael Soeder, Nickolas Cook, Chadlee White, Holly Stephens, Pamela Fulcher, Charlotte Woodruff, Mark Phillips, Adam Butler, Mary Hobbs, Vickie Carnes, Amanda Smith, Whitney Mason, Rebekah Tatum, Christopher Thompson, Scott Denham, Robert Moulund,

Faron English, Brian Roberts, J. Willis, Brittany Powers-Gray, Donalyn Branham, Justin Dinovo, Keyonna N. Allen Moody, Bill Scott Hall, Laura Luers, John Kingsley, Lisa Duggins, Jeena Hall, Matthew Smith, Travis Lauck, Kimberly Hughes, Leroy Carroll, Eric Cambell, Phillip Keown, Sean Hancock, Lester Munchel, Randy Brown, Thomas Stocker, Natacha Jones, Vanity Davis, Mona Simms, Angela Ramirez, Colton Schindley, Ashjia McFarland, Angela Branscom, Kayla D. Doss, Ashley Duff, Larhonda Golden, Terry Cox, Kala R. Griffeth, Kimberly Lowe, Paul Ludka, Jack Snyder, Marsha McElroy, M. Brooks, Jasmine Shumpert, Paul F. Shaw, Stephanie Mathis, Cynthia Munchel, Ulysses Morrow, Jason Davis, Tammy Puckett, Teresa Puckett, John Newill, N.B. Lockhart, Virgil Shelton, Christie G. Franklin, Sheila Sisk, Dawn English, Jessica Reynolds, R.S. Childress, D. Conger, Sandra Wigginton, Starla Walker, Mary Ann Meinders, Ashley Barnes, Sherry Walden, Candace Buckner, Ericka Barefield, Robert McLeod, Sharese L. Douglas, Jacqueline Caisip, Breanna L. Smith, Autumn Milatz, Julie Davis, Vicki Kirks, Kristin Schlueter, Amy Mayberry, Jackie L. Green, Dianna L. Held, Jo Davis, David Black, Jeff Bowman, Sandra E. Mason, Robert Williams, Dianna Clark, Jerry Heflin, Josh Chinn, Brian S. Peters, Kathi Perez, Kristin Schlueter, Kevin Burton, Ada Hare, Cathy Calloway, Suzette Gleich, Shirley Bennett, Donna Brooks, Theresa Coleman, Robreoa Garvin, Pamela Cannon, Sarah Haynes, Isaac Nesmith, Jordan Santos, Ramon Clark, Daniel Hudson, Michelle Shaw, Janet L. Held, Rodney Byron, Jenn Stephens, Alan Jones, Debbie Riley, Whitney Shenwell, Tessa Morton, Judy Wedding, Airalynn Wynn, Kitriena Hampton, Stacey Jones, Susan Willoughby, Matt Adcock, Dianna Whitaker, Kevin Smith, Carrie O'Bannon, David Cunningham, Brenda Whitaker, Edward Doss, Charnel Arrowood, Amber Paragon, Linda Nevitt, Tammy Leslie, Gabriella Christ, Patricia White, Christopher Melton, Darlene Richardson, James Roberts, Susan Rarey, Chasity Bennett, Heather Cox, Christopher Hanson, Josh Whitaker, Judith Doss, Peggy Rick, Carla Wade, Harlee Smith, Debra Forehand, Perry O'Bannon, Timmy O'Bannon, Ashley Burkhammer, Walter Underwood, Connie Willhoite, Nancy Medley, Melissa L. Shelby, Gibert Stewart, Dallas Farim, Douglas R. McPherson, Jessie Godsey, Benji Ballock, Nathaniel Ryan, Misty Corum, Melissa J. Godsey, Caleb Peak, Nealle Smith, James Smith, Brenda Gibson, Charles Gilleyen, Doris Graham, Betty Lemon, Paula Amos, Emma Koerner, Nichole Belt, Thomas Johnson, Janasia Kates, Eric Smith, Jeffar Green, Lavonte Pendleton, Fay D. Ortiz, Amelia Ross, David Palmer, Diana Jones, Danny Heggen, Penny Lisowski, Veronica Tinsley, Larry Walker, Shelia Morris, Lora Polston, Chris York, Jerry Hume, Linda Richer, Hope Delay, Kenneth Renfrow, Randy Stevens, Garnett Williams, Lydia Barks, Mary Ricie, Madison Morgeson, Marty Cooper, Leo Lemke, Martin Rich, Julie Brown, Ruth Hicks, Erin Simon, David Watkins, Deseree Warthen, Kayce Hensley, Gus Jones, Karen Rene Gray, Ryah Clark, Dominique Day, Cynthia Deaton, James Harris, Brenda Flatt, James Techaira, Romelia Newburn, Bryae Concentine, Derick Adam Vincent, Jason Broyles, Mason Schoch, Patricia Steele, Keith Robinson, Roy Brown, Tom Woods, Chris Phelps, Clara N. Dill, Joshua A. Helfrich, Kevin Foreman, Lorrie Vojias, Michael Robinson, Eric Osby, Kimberly Steppe, Charity Shelton, Kara Townsend, Tracy Triplett, Nicole Cunningham, Lori Yates, Belinda Walls, Johnny Embry, Brittany Smith, James Fowler, Nichole Olt, Lisa Trivett, Ashley Henderson, Erik Merrill, Aukissie Boykin, Lyle Clark, Joseph Henderson, Amber Whited, Katherine Hall, Sherry Overstreet, Carol Marie Anderson, LaVonnya S. Hart, Isaac Matthews, Dawn Dawson, Kimberly L. Sneed, Aleshea Bell, Jamie Flatt, Mark Bledsoe, Stella Gaulke, Michelle Swigh, Krista K. Gibson, Alice

Franks, Josh Campbell, Jonathon Smith, Victoria Daughty, Elana Lynn, Karen Randolph, Lindsey Gipson, Kaylyn Steele, Diane Orellana, Robert Smith, J. Presnell, Aaron Walker, Ira R. Peavey, Courtney Walker, Sandra Robinson, Elizabeth Polk, Quintel Harden, Jamie Hinson, Linda Sanders, Loretta Alford, Natisha Dalay, Tony D. Long, James Holeman, Carolyn Sterling, Cassandra K. Vaughn, Elizabeth Embrey, Michael Bowers, Hunter Kerr, Stephen Wallace, Nataley Pimentel, Jason Fillback, Joanna Smith, Graeia McLimore, Nicole Anderson, Sarah Booker, Emily Canady, Joshua Maya, Dariah Dowdy, Robin Ferguson, Joyce Carpenter, Kellin McDaniel, Evonda Schultz, Malcolm Gray, Stephanie Bennett, Ricky Barnett, James E. Blanton, Robert Geary, Jacob Moore, Sal Cuellar, Tracey Floyd, Lisa R. Hill, Donnie Hutcherson, Eric Gooden, Evelyn Guess, Chasity Daniels, Danielle Cook, Barbara Neill, Harley Webb, Dustin Webb, A. Harris, Matthew Steen, Nichole Steen, Stacey Porter, Alanna Cowles, Overton Jackson, Tonya Tolzmann, Nathan Lynn, Janice Hill, Glenn Wade, Shelia Purdy, Karin S. Antle, Meia Bingham, Kaylie Davis, Daphne Jackson, Amy Laird, Cyrus Belt, Jeremy Kinnis, Joe Johnson, Linda Wilcox, Lisa Guess, Rhiannon Curtis, Rachel Northington, Melissa Bevil, Teria J. Hammond, Amy Sebree, Daniel Key, Charles Wells, Angela M. Irving, Victoria Burns, Brenda Manning, Brittany Cansler, Kristy Blassingame, Ashley Mosby, Bobby Watson, Carol Scott, Annette Cornwell, Katherine Page, Larry Madden, Colleen Farmer, Joseph Fowler, Calvin Daniel Weber, Brenda Nichols, Rossie E. Turner, Juan Scott, Theresa Harrison, Erica L. Eaton, Tim Anderson, Chelsie Williams, Monica Madden, and Sheila Wood.

In addition to these individuals, Cash Express submitted the same letter on behalf of 2,157 unidentified customers and the following individuals:

Christian Henderson, Gustina Napier, Patty Maggard, Wanda Causey, Danny Woods, Mable Joseph, Caitlyn Mason, Dre'Mya Watts, Edward Jury, Emily Depp, Frankie Simpson, Shana J. Thomas, Susan Blevins Jolly, Rhonda Maroney, Marcus Cornelius, Jason Henderson, Anthony Wyatt, Cindy Helim, Jason Brannerman, Forest Stringer, Sherria Helm, Mary Johnson, Judy Rirkman, Shirley F. Coleman, Jason Coleman, Bobby Crawley, Homer Day, Ronnie Dowell, Ricky Dye, William Pennington, Latisha Pennington, Landen Myers, Barbara Miller, Luke Robinson, Aaron Perkins, Tommy Moberly, Kenneth Patton, Bonita Patton, Carolyn Boyd, Jada Bowen, Jessica Foley, Rhonda Cole, Melissa Berry, Frankie Coleman, Zack Jones, Jean Pennington, Brenda Perkins, Morgen Statement, Dema Jenny, Denver Smith, Jennifer Rowland, Gary Mobley, Matt Meade, Gary Manning, Nancy Wilburn, Brittney Rollen, Mableel Releford, Michelle Pastana, Terry Naylor, Mary Mobley, Marissa Brown, John Carnes, Kim Luttrell, Jimmie Blanton, John Luster, Melody Adams, Otis Herring, Morgan Lee Cress, N. Kilbourne, Amber Lewis, James Deen, April Allen, A. Short, Tiffany Longworth, Kristy Douse, Keith Cooper, Derrick Jordan, Amy Day, Donnie Smith, Nicole Jordan, KaylInn Stocker, Elizabeth Floyd, Buddy Wright, Alisha Thomas, Matthew Adams, Barbara Sturgill, Jamie Adams, Scott Adams, Barbara Orange, Debra Brandenburg, Mary Culton, Melinda Johnson, Harold Hoover, Crystal Starrett, Haley Johnson, Mackenzie Askins, Maranda Hoskins, Jene Gibson, Michelle Pel, William D. Huguley, Tara Haines, Tanya Trent, Paul Wilson, Chaissa Hola, Destiny Crawford, Douglas W. Hudson, Tony Crawford, Becky Brewer, Emma Stamper, Melissa Alexander, Jennifer Stanton, Nellie Combs, Mary Webb,

James C. Mitchell, Rebecca Neace, Mary Ann Whitley, Kylee Fritz, Jody Shelton, Brandon Jones, Barbie White, Ka'Ron Murray, Ronald Wilson, Bonnie Nunn, Jeanie Hendricks, Edward Joseph Fugate, Deborah Little, Cassie Powers, David Barber, Jeffrey M. Thompson, Ashley Martin, Peggy Fitzpatrick, Liza Bradley, Angela Walton, Stephanie Beverly, Linda Owen, Jay S. Whitaker, Teresa L. Adkins, Lucy Hawell, Harold Hawell, William Rose, Shane Hall, Woody Hall, Steven Taylor, Tim Taylor, Linda Dyer, Shyn Caudill, Cammie Mitchell, Tiffany Brewer, Savannah Daniels, Susan Fairchild, Jennifer Patton, Rhonda Harold, Debbie Collins, Gene Collins, Brandy Azbill, Shauna Clark, Jan Ward, Sheila Short, Victoria Sexton, Sadie Quinn, Kevina Gorda, Jeff McKinney, Christina Gibson, Chad Abney, Angelia Stacy, Ken Short, Travis Simpson, Jonathan Riddell, Marlene Hart, Gladys Pemberton, Josh Partin, Carolyn Short, Bailey Reece, Amber Short, Scott Short, Johnna Short, Robyn Mattox, Karen Mattox, Violet Callahan, Brian Johnson, Madison Webb, April Ashcraft, Charles Ashcraft, May Johnson, Nathan Carpenter, Barb Pearson, John Childers, Martina Prewitt, Michael Craig, Chase Carter, Brittany Craig, Stephanie Everman, Rebecca Carter, Jeremiah Music, Danielle Carter, Phyllis Parker, Harrison Carter, Winston Carter, Jessica Salyers, Austin Kennedy, Priscilla Pyles, Jonathan Stinson, Kesha Matthews, Stephanie Valentine, Brad Messer, Natasha Stewart, Fannie Bates, Paul Bates, Cindy Owens, Tabitha M. Cooper, Amanda Collins, Keasha Whitt, Patrick Johnson, Lewis Cole, Anilee Williams, Wesley Hubbard, Jennifer Howard, Dakota Collett, Jimmy Wagers, Al Roark, Patricia Byrd, Darrell Byrd, Crissy Smith, Courtney Sizemore, Darlene Stewart, Justin Jackson, Jacqueline Sizemore, Selena Jones, Pat Campbell, Travis Allen, Jessica Allen, Melissa Beircke, Susan Johnson, Christopher Dye, McKenzie Justice, Makayla Lawson, Pamela Miller, Ashley Burke, Joseph L. Newsome, Angela R. Newsome, Merriann Gibson, Aaron Constant, Samantha Rodriguez, Renee D. Allen, Samantha P. Baber, Angela Wilson, Michelle Peters, Elizabeth Beverly, Lisa Robinson, Cindy Blankenship, Heather R. May, Sherry Hall, Tim Simpson, Julie Stone, Tiffany Allen, Brittany Hale, Joyce Lunford, Rachel Lester, Jacob Lester, Adam Palm, Jessica Welborn, Amy Philpot, Shelly Miller, Janet Bowden, Leslie Kemp, B. Collins, Dominique August Smith, Jessica Smith, Chelsea Yates, Amanda Simmons, Alysa Young, Lawrence Butler Jr., Geraldine Murphy, Katherine E. Pritchard, Debbie Duncan, B. Smith, Stephen Lory, Chris Waits, Stephen Eatree, J. Brown, Lorie Chitney, Stephanie Couch, Stacy Creech, Kathy Ball, Walt Kelly, Teresa Widmer, Amanda Zimmer, Wesley Beard, Amber Compton, Danny L. Cook, Andrea Dean, Berchel Henderson, Bethany Clefton, Mary Rose, Pat Lovett, Carol L. Dobbs, Patricia Meadows, Heather Stephens, Peggy Marcum, Kara Lovett, Malena Abbott, Ada F. Coffey, Kimberly Cool, Phyllis Dobbs, Erin Raygon, Katelynn Fuston, Charlotte Taylor, Victoria Taylor, Zachary Hale, Loyd D. Taylor, Branden Vaughn, Amy Worley, Angie Neal, Ricky Stephens, Tiffany Corder, Charity Ellis, Melissa Warren, Robin Cox, Lydia Carson, Juanita F. Bowling, Christina Baker, Lynn Dye, Kyla Smith, Heather Reed, Emma Roberts, Shane Mosley, Steven Harris, Lindsey Gregg, April Gregory, Charlie Witt, Sherry Lawson, Ralph Hill, Ronnie Lemmings, Brenda K. Adkins, Sharon Sue Purvis, Nikki Dunn, Deborah Lyman, Amanda Risner, Shaun Wolf, Jack Roehur, Wayne Robbins, Shawna Roehur, Clayton Howard, Hannah Cole, Dustin Hall, Melissa Fletcher, Mary Brown, Jason Ross, Justin Clark, Elizabeth Jones, Lecia

Ratliff, Kimberly Henry, Ryan Bailey, Dylan Moore, Kelley Ratliff, Michael Brickey, Sammy Sexton, Ardean Cassity, Serrina Brooklyn Perry, Carolyn Balley, Jackie King, Bobbie Ratliff, David Howard, Donna Howard, Fairel Wilson, Brayden Wilson, Leah Wilson, Kashton Hunt, Sherrie Robbins, Edward E. Young Jr., Steve Helton, Patrick Sheppard, Teresa McIntyre, Vonda Kim Johnson, David Allen Sparks, Debbie Kelley, Veronica Feltner, Alyssa Neal, Aaron Riddell, Cody LeMaster, Paige Rose, Mellisa Sparks, Brian Perry, Renodia Caudill, Deana Long, Debra Robinson, Brenda Hatton, Priscilla K. Cain, Teresa Clark, Christopher Moore, Denise Johnson, Madison Wells, Beth Collins, David Hicks, Sandy Whitaker, Herman R. Wallen, Wanda Pitts, Diani L. Eads, Jackie E. Stewart, Patty Adkins, Wallace Greg Compton, Helen Adkins, Margaret R. Horne, Mabellene Horne, Sherry Carte, Brian Vance, Jean Adkins, Patricia Roberts, Teresa Hall, Larry Chapman, Mary Farley, Clinton Hammons, Matthew Hibbard, Janice Bates, Angie Reynolds, Sandra Meeks, Carlos Ortega, Jessica Jenkins, Morgan Law, Skylar Douglas, Jarrett Greathouse, Jodi Bates, Melinda Smith, John Madden, Ellen Worthington, K. Fields, Margaret Hensley, Sammy Hocker, Carolyn S. McQueen, Susan Caldwell, Lysie Sione, Jimmy Langdon, Mary Baker, Dorian Adkins, Donald Watts, Randy Allen, Caleb Lawson, Joseph Pennington, Katrina DeZarn, Kathleen Bowling, Michelle McGee, Kimberly Campbell, Jennifer Harrison, Cynthia Goins, Dorothy Worth, Sean Wilk, Mary Beth Bennett, Wilma Dell, Marvin Denson, James Causey, Amber Waid, Betty Nolan, Jessica Jones, Jessica Trett, Katrina Comer, Letticia Tisdale, Harley Ray, Denise Haygood, Christa Hensley, Austin Asher, Carolyn Howard, Miranda Maggard, Brandy Keeling, James Howard, Tammy Bowling, Christine Burley, Rosie Cathers, Ricki Settle, Tiffany Lunsford, Victoria Henson, Natasha Hooker, Ernest Whoolen, Maris L. Green, Dylan McCray, Larry E. Scott, David Barker, Stephanie Beverly, William Rore, Ashley Poston, Angela R. Tackett, Tina Taylor, Anita Burke, Denise Hawkins, Frankie D. O'Conner, Janet Travis, Amanda Sullivan, Dana M. Prazuki, Tara Wilder, Kathryne Robinson-Bowen, Myrtle Johnson, Tearanee Robinson-Bowen, Nialaki Robinson, Tomorrow Anderson, Kelsey Asher, Kacy Scott, Lauren Lewis, Amber Teverbaugh, Melissa D. Fulmer, Amanda Kimmel, Hannah Plummer, Jared Carmickle, Michelle Johnson, Joaney Gann, Debra A. Geary, Morgan Johnson, James Muth, Scotty Proctor, Richard Slaughter, Tony L. Phelps, Leslie Jana Tyree, Rikki Cox, Edina P. Smith, Anna Johnson, Brandon Keown, Josette Harden, Shay Bradley, Sirena Trent, Patricia Allen, Justin Cole, Luica Spier, Crystal Miller, Rhonda Head, Jeff Cox, Cristi Lewis, Ashley Guerrido, Norma Proffitt, Evalynn Couch, Willie O. Proffitt III, Robin Proffitt, Connie Proffitt, Yolanda A. Couch, Amanda Tackett, Julie Tichenor, Tyrese Shaw, Donnie Wilkins, Lisa Sampson, Mrs. Matthews, Virginia Kirkpatrick, Suzanne McKinney, Sam Wood, Latasha Griffin, Autum Bohmer, Pamela Biggs, Blanch Williams, Tamara Roberts, Susan K. Smith, Patricia Strong, Suzanne Reed, Judy Mattingly, Barry Mattingly, Jessica McQueen, Gary Ritch, Amy Johnson, Gary Isaacs, Josh E. Lucas, Brianna Johnson, Cindy Fletcher, Kellie Lee, Rhonda Childress, Diann Adkins, Jacqueline Walkins, Jessica Bailey, Kenneth Cole, David A. Smite, Melissa Smite, Amanda Ash, Brett M. Clark, Gregory Smallwood, Tina Vance, Shelia Smallwood, Amanda Smallwood, Travis J. Smallwood, Tonya Lovingood, Carla Hall, Kristian Hall, Kristie Spears, Donovan Hall, Dai Price, Bonnie Meadows, Sharon Hogan, Vera Cox,

Kathy Turner, Hope Self, Marsha Street, Juanita Meredith, Naomi R. Young, Melinda Dunaway, Cathy Shelt, Georgia Cummings, Yvette Renee Smith, Angela Barg, Jeanelle Gibbs, Madison Edwards, Luke Morris, Timmy Shepherd, Olivia Lewis, Georgia Greene, Angie Asher, Charles D. Fox, Antonio Fusch, Charlene Neace, Amanda Jensen, Mary Combs, Ashley Holliday, Larry R. Hammons, Regina Breach, Jessica Barrett, Ricky Henderson, Nicholas Sandoval, Leeanna Jones, Carol Vincent, Victoria Kerr, William Brown, Robin Dupin, R. Patterson, Jame Jones, Rebecca Snow, Lorrie A. Graham, Richard O. Chandler, Jackalyn Reed, Jessica Lewis, Deanna Bennett, Nicola Williams, Sean Cogdill, Angela Duncan, Wendy Hines, Stacey Blake, Lajo Jefferson, Fisher Morris, Debbie J. Howard Canales, Ashley Whees, Bobby Campbell, Misty Campbell, Kala Riley, Xavier Grainger, Monyelle Williams, Jamie Williams, Dorthoy J. Lewis, Casarah Baker, Christian Drown, Sherrie Baker, Kristin L. Flatt, Efren Padilla, Tina Booth, Wendy Parr, Kayla Miller, Sherry Willis, Bonnie Hadley, Norma Cook, Brittany Gass, Victoria Brame, Kendra Lappin, Rebecca DeCamp, Lindsey Tipton, Willetta Fields, Delena Henson, Crystal Cotton, Linda Mitchell, Lori Wagers, Charles Anderson, Mary Wagers, Billy Sizemore, Cody Baker, James Baker, Thomas Wombles, Lucille Wombles, Donald Wombles, Tina Wombles, Crystal Smith, Steve Young, Angel Wombles, Teri Davis, Kimberly Walton, Matthew Smith, Heather Smallwood, Zachery Perry, Sarah Hinkle, Barbara Stubblefield, Shelby Farmer, James S. Mitchell, Willa Adkins, Randy Roberts, Connie Collins, Justin Akers, Christy Leedy, Stephanie Deskins, Ashley Adams, Jennifer Robinson, Bradley Dotson, Joseph Stewart, Christina Day Harding, Travis Justice, Lisa Lynn Church, Jake Edwards, Margie Ubright, Michelle Leedy, Lacy Hurley, Jonathon Tackett, Russ Edwards, Kyle Howard, Donald D. Deleck Jr., Cheyenne Brumley, Cynthia Taylor, Sonya Belt, Melinda Sandifur, Devan Brown, Nathan Knight, James W. Holland Sr., Christopher Smith, Carolyn Crabtree, Kasey Askin, Tony Cook, Annie Datton, Danny DeMoss, Katina Holland, Brenda Gellar, LaDonna Coats, Demetria Adams, Kimberly Thompson, Ashley Whittinghill, Kurt Skelton, Amanda Roush, Elvis Day, Jillien Helt, Sunshine Edwards, Melissa D. Waddle, Kimberly Walker, Jeremy Doss, Greg Belcher, Donna Caudill, Loretta Thornhill, Alyssa Napier, Yvonne Adams, Birdie Newsome, Gracie Thompson, Nikki Adams, Patricia Powell, Kelsey Anguish, Patricia Sun, Rachael Riley, Jennifer Mullins, Andrea Boink, Brenda Burchett, Elizabeth Mills, Stephanie Adkens, Austin Jackson, Deborah J. Anderson, Melissa Thompson, Coltan Geisert, Jessica Bistarkey, Richard McFadden, Vadonna R. Jones, Mike Smith, Krista Harris, Alexy Cobb, Bobb Allen, Roy E. Foster, Gina Smith, Carrie Carpenter, Emilie Dunal, Janet Reed, Christin Barrett, Lausha Shepherd, Deborah J. Sallee, Gina Baker, Alford Baker, Roy D. Gullett, Heather Stapp, April Funk, Amber Baker, Misty Brown, Patricia Jenkins, Stacey Arnold, Amanda Jeffries, Madalynn Wright, D. Wells, Ashley Spears, David Daniels, Rose Marie Sandoval, Jennifer Cox, Norman R. Paschal Jr., Frank M. Lawrence, Kimberly Seal, Sheri Crutcher, Betsy S. Cousins, Teresa Miller, Debbie L. Smith, Crystal Good, Ashley Perkins, Brandi Clark, Angela Glass, Daniel McCoy, Rhonda Harwood, Kimberly N. Woods, Michelle Sadler, Jessea Rock, Charles Stephen Riggs, Gene Abrams Jr., Laura M. Baker, Emily Wagner, Cathy Day, Josh Sulfridge, Nerissa Mays, Jeannie E. Crabtree, Beth Klug, Karen Blevins, Tuesday Rose, Brooke Addison, Karah Crawford, Teresa Bucchi,



Mark Bucchi, Jeanee Petty, Charles Edwards, Angie Compton, Tonya England, Jordan Hall, Brandi Morris, Cindy Morris, John D. Alley, Shayden Jacobs, James Thomas, Erin Pope, Lisa L. Eimel, Trisha Arnold, Deanna Copher, Robert M. Smith, Jodi Johnson, Brandi Martin, Matthew Adams, Priscilla Hall, Sharon Mallory, Steve Mallory, Timothy Crum, Madison Rogers, Jeffrey Jones, Misty Lead, Bonnie Murhead, Amanda Mattingly, Christina Updike, Kate Jones, David Kincaid, Penny J. Hancy, Valerie E. Delph, Cheryl Smith, Hannah Day, Leo Day, Angela McMillion, Devin Campbell, David Deaton, Karen Smith, Ervin Pence, Tanya White, Juanita Stidham, Cynthia Blair, Barbara Pence, Lula Adams, Deb Stidham, Lori Adams, Kimberly Ritchie, Parker Williams, Angela Melton, Gina Capert Spire, Christopher Napier, Rhonda McCoy, Kelsey Shepherd, Christopher Adams, John Brewer, Nicole Coffee, Austina W. Merriwether, Barbara White, Alex Moore, Karie Bullitt, Pamela Johnson, Melanie L. Benford, Robert L. Caslin, Whitney S. Neal, Donald Jansen, Keith English, Shanna Reynolds, Seina Pueda, Joyce Caise, Phyllis Elkins, James Dobbs, Daniel Whitworth, Michael Brown, Teri Brooks, Kathy Decker, Charles Woessner, Janet Jefferson, Jena Riley, Alana Franklin, Mary L. Cash, Mellon Watkins, Teresa Spears, Christy Jagers, Devonna Hensley, Rai Justice, Chad Turner, Valarie Brown, Carolyn Hudson, Marsha Beatwrit, Todd Leach, Joshua House, Curtis Engle, Ronald Hurst, Melissa Mills, Stuart Warner, Ronald W. Smith, Kentaya Penman, Earl Smith, Kenneth Tackett, R. Chenault, George Hawkins, Felicia Delph, Denise Roe, Stephanie Dalton, Regina Duncan, Jeremy Taylor, Abigail Taylor, Charles Craig, Anngelica Ball, Evelyn Priddy, Selena Ceray, Ronnie Shott, Mark Wood, Vickie Johnson, Tonya D. Jordan, Susan Pace, Julian Weedman, Rebecca Lindsey, Christy Overman, Lisa Jones, Defea Hall, Shawanna Aline, Phillip Griffin II, Melisha Willoughby, Kelly Taylor, Marilyn Hendrix, Peggy L. Cooper, Fred Ferguson, Donald Mils, Johnny Caudill, Don James, Beverly Wells, Liberty Cooley, Allison Gillum, Leslie Nichols, Maude Hunter, Sandra Bridget, Nancy Martin, Edna Dawler, Tammy Thomas, Walt Heflin, Travis Roof, Tamra Flener, Jimmy Carver, LeChrystal Rose, Scott Connors, Jerri Michelle Frazier, Lisa M. Gable, Eric Clark, Amber Woodman, Gustavo Juarez V., Jerry Hatton, Jillian Hunt, John Dunn, Staryla Knight, Laura Johnson, Chris Wilkerson, Dion Mcguire, Lori J. Mcguire, Angela Pulley, Mary Elaine Joslyn, Branden Garrett, Patricia Sanders, Angelea Lewis, Chris Poe, Jessica Summitt, Alyca Parks, Michael Smalls, Leigha Warner, Jennifer Fox, James Furmon, Glenda Sue Hill, Janey Chesser, William Spalding Jr., Dewayne Chesser, Tammy Chesser, Andrew Spalding, Tavonte Beliles, Dustin Smith II, Gerald Whitaker, Mary Reed, Russell E. Holt, Jennifer Randolph, Ellis Doug Scisovey, Katelyn Johnson, H. Counce, Jean M. Cole, Melina Richards, Jenny Mollett, Jamin Bunker, Cassie Bays, Matthew Poore, Michelle Antle, Jayne Grisler, Dustin Samuel, Barbara Rogers, Patricia Williams, Joyce G. Hudspeth, Kim Russell, Ashley McClure, Tracy Bradford, Chance Hunt, M. Douglas, Deborah Huff, Jennifer Murphy, Kyonte Massey, Autumn Richardson, Michael Sallee, Zachary Sallee, Kimberly Montgomery, Joseph R. Brey, Lynda Barnes, Wilma Allen, Robin Mitchell, Katie Patrick, Donald Smith, Angela Gilliam, Elvenia Boggs, Patrick Mohoney, Amanda Kinder, Dora Clem, Shirley Cornett, Lynda Baber, James D. McFarland, Dorothy Myers, Derrick Booth Jr., Jessica Elen, Karla Ring, Jacob Myers, Miranda White, Melissa Hunt, Emily F. Campbell, Christian Lester, Michael Lewis,

Rhonda Sosby, Randi Wellman, Gabrielle Willoughby, Daniel Elliott, Paul Grubb, Georgia A. Wagers, Tina Gregory, Brandi Bowling, Crystal Barger, Stephen Price, Tiffany Barger, John Henson, Sheila Sullivan, Pamela Harper, Deanna Howard, Chase Eo, Saidee Stronge, Laura K. Cirle, Jackie Wise, Tamara Cox, Kristina Nul, Douglas Bilter, Sherry Lee, Toni Rose, Courtney Sallee, Wesley Logsdon, Barbara Logsdon, Cheryl D. Price, Cheryl Bond, Donnie DeSpain, Cassandra Ford, Barry Blackburn, Haley Skaggs, Tracey Dennison, Stephanie Mabe, Kristi Pedrick, Rebecca Canthill, Wells Stewart, Tiffany Kan, Belinda Riddlebaugh, Judy Carpenter, Shana Harrison, Shaun Harrison, Marlene Hart, Breton Watters, R. Mark Watters, Steven Watters, Earnest Watters, Margaret Watters, W.M. Bryant, Brandon Johnson, Charles Parker, Eugene Collins, Brandon Ramsey, Amanda L. Cole, Melissa Francis, Velam Polly, James Atell, Stephen Johnson, Melinda Henson, Brandon Cook, Susan Rose, Joseph Hurtsfield, Vickie Austin, Bruce W. Miner, Priscilla Miner, Sherry Wallace, Emily Barber, Lucinda Hicks, Tony Wallace, Tim Bingham, Josephine Duncan, Evonda Murdock, Phyllis Smith, Megan Simpson, Korey McElveen, Shellie Hall, Daniel Clint Thompson, Ron Martin, Teresa Wilkerson, Elizabeth Dayve, K. Beckett, Jennifer Mills, Bruce Warren, Barbara Montgomery, Shaylvan Grey, Glenn J. Collins, Richard Grull, Zeveran Rice, Billy Bunch, Jennifer Hubbard, Gennie Dye, Sean Lee, Floyd Williams, Cecilia Simpson, Joseph Davis, Kathy Rucker, Rita Kinser, Johnnie Thomas, Linda Clark, Tammy Ball, Gary Sellers, Sandra Corder, Zachary Pruwitt, Tommy Vanover, Vernon Angel, Christine Walters, Della Wright, Zachary Stone, Ethel Regina Bates, Darla LaPradd, Tonia Bremmer, Virginia Anspach, Tasha Seigart, Charlotte Snow, Paula Moore, Larry Holland, Crystal Woolson, LaShundra Milton, Kristine J. Miller, Paula Jarreau, Destiny Hill, Anna Beach, Linda Mollitte, Dustin Shaw, Donna Brady, Rose Clark, Jonathan Odle, Ava Pitts, Jessica Hufford, Vicente Sanchez, Amelia Johnson, Roxanne Miller, Lisa Wilson, Misty Hartman, Kevin Bennett, Max Bane, Pamela Roblero, Melissa Carpenter, Christie Wade, Ruth Haberte, Malachi Corbin, Carroll Lightfoot, Christine Cagle, Amanda Cleyer, Karen Newcomb, Tracy Henson, Charllea Leonard, Judy Murphy, Sharon Price, Larry Downing, Misty Copeland, John Carter, Cheyenne Henson, Rol. M. Math, Sherron Newton, Sabrina Mattingly, Sarah Sullivan, Marie Hays, April Wheat, Tracy Mars, O. Francis Dick, Richard Mitchell, Angela Mitchell, Deshae New, Kaitlyn Bell, Sue Ann Allen, Sue Powell, Dean Allen, Lane Allen, Virgil Allen, Francis Allen, Francis Goodman, Mary Goodman, Crystal Tygart, Brittany Swain, Scott Brown, Adam Polson, Paula Doen, Deborah A. Clemons, Janet Lyons, Judy A. Daugherty, Diana Turner, Kayla Snyder, Jenny Cook, Lisa McCombs, Kirstia Higgs, Tammy Foreman, Renee Farmer, Melissa Martin, Angela Martin, Autumn Johnson, Melissa Caldwell, Aaron Brawner, Susan Ashby, Patricia Woodard, Tammy Preston, Amanda Howard, Iden Mitchell, Britney Frederick, Christopher H. Moore, Dale Spurlin, Corinna Stalls, Shirley A. Eli, Stephen Bennett, Amanda Jones, James Brady, Mary Sutton, L. Watkias, Kathleen Fraley, Letha Crowder, Becky Daniel, Brittany L. Baker, Kimberlee Brooks, Dorothy Hardwick, Michelle L. Wainscott, Shannon Hancock, Carmella Wood, Ruth Wood, Keith Rogers, Jamie Allard, Yolanda Duncan, Korina Woolbright, Aaliyah Stanley, Debra A. Jones, Charly Smith, Karen R. Fisher, Melissa Sisson, Bethany Brooks, A. Bridgewater, Nora Parker, Kelsey Klein, Michelle McHenry, Toria Shaw, Shonda Williams, Emilie Hapley,

Tim Kirkpatrick, Justin Smith, Linda Hubbard, Pamela G. Jones, Vicki Marshall, Michael R. Dettling, Michael Pedigo, David N. Pedigo, Dan Pedigo, Robert S. Devine, Kam A. Devine, Michael D. Wallace, Cassie Lowes, William Fugue, Scott Powers, Charlotte Neely, Kristie Gutierrez, Brandi Coffey, Otis Neal, Richard Garrett, Mark O. Oakes, Tina F. Arnett, Kara Jones, David Bribey, Brian Bunner, Deborah A. Care, Stephanie Day, Athena Young, Jackie Hurst, Tandra Patton, Roger Applegate, Lorraine Smith, Courtney Estes, Cathy L. Cronin, Amy Davis, Catherine Black, Kalie Ward, Alexandria Peasen, Dakota Padgett, Lisa L. Brock, Jane E. Barnett, Daleana Hamilton, Josh Ramsey, Melissa Gilmer, Linda Dominguez, Carol Patrick, LaToya Williams, Johnny Tarter, Mark P. Muchen, Edward Carlin, L. Oliver, Mary Adams, and Heaven Neidlow.

The letter states the fee increase is ill-timed and would place an undue burden on Kentuckians at a time when the price for essential goods, such as groceries, housing, and transportation, has risen. It contends that public policy decisions must be made with awareness of the impact on citizens' daily lives. Additionally, the letter suggests the DFI look into alternative ways to fund the deferred deposit database, including public-private partnerships and reallocating existing resources. Lastly, it asks the DFI to consider the broader economic conditions of its constituents and support their opposition to increasing the transaction fee.

D. Brent Peterson, owner of Cash-A-Check, a Kentucky-based deferred deposit company with six (6) locations around the state, echoed similar sentiments at the public meeting held on November 25, 2024. Mr. Peterson asserted the COVID-19 pandemic negatively impacted the deferred deposit business. He stated while he understands the legislature passed a law to allow the increase of the transaction fee, he does not agree with a 125% increase. Mr. Peterson said deferred deposit customers are the most financially vulnerable. This change would cost his customers \$11,000 annually.

- (b) **Response:** The proposed regulatory amendment is in direct result of statutory changes in KRS 286.9, which went into effect July 2024. KRS 286.9-140(2) requires the commissioner to charge a fee "not to exceed three dollars (\$3) per" each deferred deposit transaction; however, the exact amount to be charged per transaction was not set by statute. The DFI determined \$2.25 per transaction is the minimum amount needed to fully fund the statutorily required database. The fee has not been increased since the database was established in 2009. The cost of maintaining the database has increased. The current \$1 fee does not provide adequate funding.

The entire transaction fee is paid to the DFI's database vendor, Catalis. The DFI does not retain any portion of the transaction fee.

The DFI acknowledges deferred deposit customers are amongst the most financially vulnerable within the Commonwealth. As such, it is imperative that deferred deposit companies, industry participants, and legislators understand that while the transaction fee is traditionally paid by the customer, that is not a requirement. The company may pay a portion, or all, of the fee, and the DFI proposes the agency amendment set out below in order to make that clear.

(c) **Comment:** Nichole Steen asked the DFI to raise the annual licensing fee for businesses that hold a limited liability corporation (“LLC”) license instead of increasing the deferred deposit transaction fee.

(d) **Response:** The DFI does not issue limited liability corporation licenses and thus has no jurisdiction to alter fees associated with obtaining or maintaining that license.

Summary of Statement of Consideration and  
Action Taken by Promulgating Administrative Body

The public hearing on this administrative regulation was held on Monday, November 25, 2024 at 9:00 a.m. The hearing was held at 500 Mero Street, Frankfort, KY 40601. The public comment period began when 808 KAR 9:010 was filed with the Regulations Compiler on August 20, 2024, and ended at 11:59 p.m. on November 30, 2024. The DFI received public comments on 808 KAR 9:010 at the public hearing and received written comments on 808 KAR 9:010 during the public comment period. The DFI responded to the comments and proposes to amend the administrative regulation as follows:

Page 3

Section 2(2)(c)

Lines 1-2

After “database verification fee of \$2.25, which may be” insert:

paid directly by the licensee or