

OCCC CASE NO. L19-00169

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 18540	§	OFFICE OF CONSUMER
EMONEYMISSOURI LLC	§	
d/b/a MONEY USA HOLDINGS LLC	§	CREDIT COMMISSIONER
2310 W. 75TH ST., STE. 201	§	
PRAIRIE VILLAGE, KANSAS 66208	§	STATE OF TEXAS

**INJUNCTIVE ORDER TO FILE TIMELY AND ACCURATE  
QUARTERLY AND ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Injunctive Order to File Timely and Accurate Quarterly and Annual Reports against EMoneyMissouri LLC d/b/a Money USA Holdings LLC (“Money USA”).<sup>1</sup>

**Statement of Facts and Law**

Money USA is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Money USA operates under master file number 18540 at one licensed location, under license number 67220. Money USA’s compliance officer is Michael Sinatra, and its designated contact address is 2310 W. 75th St., Ste. 201, Prairie Village, Kansas 66208.

A credit access business must file quarterly and annual reports with the Consumer Credit Commissioner (“Commissioner”).<sup>2</sup> A credit access business must submit for each of its licensed locations its 2018 3rd quarter report on or before October 31, 2018.<sup>3</sup> All information provided on the quarterly and annual reports must be accurate and calculated in accordance with the OCCC’s instructions.<sup>4</sup>

Money USA did not file its 2018 3rd quarter report with the Commissioner on or before October 31, 2018.

---

<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code §§ 393.622, 393.627.

<sup>3</sup> 7 Tex. Admin. Code § 83.5001.

<sup>4</sup> 7 Tex. Admin. Code § 83.5001(a).

The Commissioner may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly or annual reports if the Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.<sup>5</sup>

The Commissioner has reasonable cause to believe that Money USA is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because Money USA failed to timely file its 2018 3rd quarter report.

## **Order**

IT IS ORDERED that EMoneyMissouri LLC d/b/a Money USA Holdings LLC:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 393.627 of the Texas Finance Code and Title 7, Section 83.5001 of the Texas Administrative Code;
2. file its 2018 3rd quarter report within 30 days of service of this Order, if it has not already done so; and
3. timely file complete and accurate future quarterly and annual reports.

Credit access business quarterly and annual reports must be submitted through the OCCC's Application Licensing Examination and Compliance System (ALECS): [alecs.occ.texas.gov](http://alecs.occ.texas.gov). Instructions are available by clicking the "File Annual Report" button on the OCCC's home page, [occ.texas.gov](http://occ.texas.gov).

## **Violation of Order**

You may be assessed an administrative penalty of up to \$1,000 for each day of violation of this Order.<sup>6</sup> Multiple violations may also result in the suspension or revocation of your license.<sup>7</sup>

---

<sup>5</sup> Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

<sup>6</sup> Tex. Fin. Code § 14.208(c); 7 Tex. Admin. Code § 83.5001(e)(2).

<sup>7</sup> Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

## Right to Request Hearing

You have the right to request a hearing regarding this Order.<sup>8</sup> Your request must be made in writing and sent to the OCCC not later than 30 days after you receive this Order. You must send your request to:

Alexandra Gullett  
Office of Consumer Credit Commissioner  
2601 N. Lamar Blvd.  
Austin, Texas 78705

If you request a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.<sup>9</sup> If you fail to request a hearing by this deadline, this Order is considered final and enforceable.<sup>10</sup>

All communications with the OCCC concerning this matter must be through Alexandra Gullett, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to alexandra.gullett@occc.texas.gov.

Signed this 6th day of December, 2018.

/s/ Leslie L. Pettijohn  
Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

---

<sup>8</sup> Tex. Fin. Code § 14.208(b).

<sup>9</sup> Tex. Fin. Code § 14.208(b).

<sup>10</sup> Tex. Fin. Code § 14.208(c).

## CERTIFICATE OF SERVICE

I certify that on the 12th day of December, 2018, a true and correct copy of this Injunctive Order to File Timely and Accurate Quarterly and Annual Reports has been sent to EMoneyMissouri LLC d/b/a Money USA Holdings LLC by regular mail and certified mail, return receipt requested, at:

CMRRR #91 7199 9991 7037 5198 9715

EMoneyMissouri LLC

Attn: Michael Sinatra, Compliance Officer

2310 W. 75th St., Ste. 201

Prairie Village, Kansas 66208

CMRRR #91 7199 9991 7037 5198 9722

EMoneyMissouri LLC

Attn: National Registered Agents Inc., Registered Agent

350 N. S.T Paul St., Ste. 2900

Dallas, Texas 75201

/s/ Alexandra Gullett

Alexandra Gullett

Assistant General Counsel

Office of Consumer Credit Commissioner

State Bar No. 24101840

2601 North Lamar Blvd.

Austin, Texas 78705

(512) 936-7659

(512) 936-7610 (fax)

[alexandra.gullett@occc.texas.gov](mailto:alexandra.gullett@occc.texas.gov)