

3. Marshall Street operates at 421 W. Marshall Street, Norristown, Pennsylvania.
4. On January 04, 2013, the Department conducted an examination of Marshall Street.
5. The examination revealed that on May 1, 2012, Marshall Street's check casher license, number 35800, expired because it failed to file an application for renewal.
6. Marshall Street applied for and received a new check casher license from the Department on May 7, 2012.
7. Marshall Street was unlicensed for approximately 6 days.
8. Marshall Street is currently licensed by the Department under license number 37644.

Unlicensed Activity

9. The CCLA provides that "[n]o person or business entity shall engage in the business of cashing checks for a fee without first obtaining a license under this act for each fixed location or mobile unit." 63 P.S. § 2311(a).
10. Marshall Street cashed checks for a fee between May 1, 2012 and May 7, 2012 when it was unlicensed.

Authority

11. Section 104 of the CCLA provides that the Department is authorized to issue orders that may be necessary for the administration and enforcement the act. *See* 63 P.S. § 2304(1).
12. The CCLA provides that any person who violates the CCLA "shall be subject to a civil penalty levied by the department of up to \$2,000 for each violation. The civil penalty shall specifically apply to licensed and unlicensed activity under this act." 63 P.S. § 2327.

RELIEF

13. Fine. Marshall Street agrees to pay a fine of five hundred dollars (\$500) which shall be payable to the Department within thirty (30) days of the Effective Date of this Order, as defined in paragraph 21 below. The fine payment shall be remitted by certified check or money order made payable to the "Department of Banking and Securities" and sent to the attention of: Bureau of Compliance and Licensing, 17 N. 2nd Street, Suite 1300, Harrisburg, PA 17101.

14. Corrective Action. Marshall Street shall not engage in the business of cashing checks for a fee unless Marshall Street is licensed under the CCLA.

FURTHER PROVISIONS

15. Consent. Marshall Street hereby knowingly, willingly, voluntarily and irrevocably consents to the entry of this Order pursuant to the Bureau's order authority under the CCLA and agrees that it understands all of the terms and conditions contained herein. Marshall Street, by voluntarily entering into this Order, waives any right to a hearing or appeal concerning the terms, conditions and/or penalties set forth in this Order.

16. Publication. The Department will publish this Order pursuant to its authority in Section 302.A.(5) of the Department of Banking and Securities Code. *See* 71 P.S. § 733-302.A.(5).

17. Consumer Rights. This Order shall not limit or impair a consumer's rights under the CCLA. *See* 63 P.S. § 2329.

18. Entire Agreement. This Order contains the whole agreement between the parties. There are no other terms, obligations, covenants, representations, statements, conditions, or otherwise, of any kind whatsoever concerning this Order. This Order may be amended in writing by mutual agreement by the Bureau and Marshall Street.

19. Binding Nature. The Bureau, Marshall Street, and all officers, owners, directors, employees, heirs and assigns of Marshall Street intend to be and are legally bound by the terms of this Order.

20. Counsel. This Order is entered into by the parties upon full opportunity for legal advice from legal counsel.

21. Effectiveness. Marshall Street hereby stipulates and agrees that the Order shall become effective on the date that the Bureau executes the Order.

22. Other Enforcement Action.

a. The Department reserves all of its rights, duties, and authority to enforce all statutes, rules and regulations under its jurisdiction against Marshall Street in the future regarding all matters not resolved by this Order.

b. Marshall Street acknowledges and agrees that this Order is only binding upon the Department and not any other local, state or federal agency, department or office regarding matters within this Order.

23. Authorization. The parties below are authorized to execute this Order and legally bind their respective parties.

24. Counterparts. This Order may be executed in separate counterparts, by facsimile and by PDF.

25. Titles. The titles used to identify the paragraphs of this document are for the convenience of reference only and do not control the interpretation of this document.

WHEREFORE, in consideration of the foregoing, including the recital paragraphs, the Department of Banking and Securities and Marshall Street Mailroom and Check Cashing, Inc. intending to be legally bound do hereby execute this Consent Agreement and Order.

FOR THE COMMONWEALTH OF PENNSYLVANIA, DEPARTMENT OF BANKING AND SECURITIES, BUREAU OF COMPLIANCE AND LICENSING

FOR MARSHALL STREET MAILROOM AND CHECK CASHING, INC.

John Talalai, Administrator
Bureau of Compliance and Licensing
Department of Banking and Securities

Date: 6-4-2013

(Officer Signature)

Carolyn A. Valerio
(Print Officer Name)

President
(Title)

Date: 5/30/13