

FILED

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING AND SECURITIES 2014 MAR 21 PM 1:06

COMMONWEALTH OF PENNSYLVANIA	:	PA DEPARTMENT OF
DEPARTMENT OF BANKING AND	:	BANKING AND SECURITIES
SECURITIES, BUREAU OF COMPLIANCE	:	
AND LICENSING	:	
	:	
	:	
v.	:	
	:	Docket No. <u>140010</u> (BNK-C&D)
FINANCIAL HELP SERVICES	:	
	:	

**NOTICE OF RIGHT TO APPEAL AND HEARING**

You have the right to appeal the attached Order within 10 days of the date of the Order as provided in 1 Pa. Code § 35.20. To appeal the Order, you must file a petition, in writing, with the Docket Clerk as set forth below. **If the Docket Clerk does not receive your petition within 10 days, you will waive your right to a hearing and the Order will be deemed final.**

The petition must be in writing, state clearly and concisely your grounds of interest in the subject matter, the facts you rely upon, the law you rely upon, and the relief you seek as required by 1 Pa. Code §35.17.

The petition and all other documents relating to this matter must be filed with the Docket Clerk:

Linnea Freeberg, Docket Clerk  
Department of Banking and Securities  
17 N. Second St., Ste. 1300  
Harrisburg, PA 17101

Further, you must serve a copy of the petition on the person who signed the attached Order by providing a copy to their counsel set forth below:

Sharon M. Williams  
Assistant Counsel  
Department of Banking and Securities  
17 N. Second St., Ste. 1300  
Harrisburg, PA 17101

Once you file your petition, you will be notified of pertinent information such as the name of the presiding officer designated by the Banking and Securities Commission to hear this matter and, if a hearing is scheduled, the date, time and location of the hearing. You have the right to be represented by an attorney.

All procedural matters will be governed by the Pennsylvania Administrative Agency Law, 2 Pa. C.S. §§501-508, 701-704, and the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§31.1.-35.251.



7. Since taking over the licensed company's debt management accounts, Financial Help Services has been providing debt management services to Pennsylvania consumers since at least October 2013.

8. Since November of 2013, the Department has repeatedly informed Financial Help Services that it needs to be licensed.

9. Financial Help Services, as of the date of this order, has not applied for a license under the DMSA.

10. Section 16(a) of the DMSA authorizes the Department to impose a civil penalty of up to \$10,000 for each violation of the DMSA, *see* 63 P.S. § 2416(a).

**AND NOW THEREFORE**, the Department finds that Financial Help Services violated the DMSA by providing debt management services to Pennsylvania consumers when it was not licensed to do so. The Department, pursuant to Section 16(a) and 17(4) of the DMSA, 63 P.S. §§ 2416(a), 2417(4), hereby imposes the following order:

1. Financial Help Services shall cease and desist from acquiring new debt management services accounts with Pennsylvania consumers until and unless it is licensed under the DMSA.
2. Financial Help Services shall cease and desist from charging current Pennsylvania consumers any fees for any debt management services which it provides until and unless it is licensed under the DMSA. Financial Help Services shall provide a list of all of its current Pennsylvania consumers along with the consumers' addresses and the date on which the consumers' accounts were acquired. The list may be emailed to James Keiser at [jkeiser@pa.gov](mailto:jkeiser@pa.gov).

3. Financial Help Services shall not offer new debt management services to its current debt management services consumers in Pennsylvania.
4. Within 30 days of the date of this order, Financial Help Services shall refund any fees it charged its current Pennsylvania consumers for providing debt management services. Within 45 days of the date of this order, Financial Help Services shall provide the Department with the number of Pennsylvania consumers receiving refunds and the total dollar amount refunded. The information may be emailed to James Keiser at [jkeiser@pa.gov](mailto:jkeiser@pa.gov).
5. Within 30 days of the date of this order, Financial Help Services shall pay a fine of \$10,000 to the Department. The fine payment shall be made by certified check or money order payable to the "Department of Banking and Securities" and shall be sent to: Department of Banking and Securities, Bureau of Compliance and Licensing, 17 N. Second St., Ste. 1300, Harrisburg, PA 17101.

**IT IS SO ORDERED.**

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James Keiser, Administrator  
Compliance Division  
Bureau of Compliance and Licensing

March 21, 2014  
Date

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DEPARTMENT OF BANKING AND SECURITIES

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CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing Order upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code §§ 33.35, 33.36 and 33.37:

BY CERTIFIED AND FIRST CLASS MAIL

Financial Help Services  
2455 Hollywood Blvd.  
Ste. 117  
Hollywood, FL 33020

Dated this 21<sup>st</sup> day of March, 2014.

\_\_\_\_\_  
Sharon Williams,  
Attorney I.D. # 207545  
FOR: Commonwealth of Pennsylvania  
Department of Banking and Securities  
17 North Second Street, Suite 1300  
Harrisburg, PA 17101  
(717) 787-1471