ADMINISTRATIVE ACTION SETTLEMENT AGREEMENT

THIS AGREEMENT made this the 18th day of March, 2013, by and between

Express Check Advance of Mississippi, LLC a licensee under the Mississippi Check Cashers Act
(Miss. Code Ann.75–67–501 et seq.) (hereinafter referred to as “Licensee”) and the Mississippi
Department of Banking and Consumer Finance (hereinafter referred to as “DBCF”).

WHEREAS, on January 10, 2013 examiners employed by DBCF conducted an
examination of license #272 located at 3050 Goodman Road in Horn Lake, Mississippi; and,

WHEREAS, said examiners during the course of their examination cited the following
violations of the Mississippi Check Cashers Act and Regulations:

> Not maintaining records required by Rule 3.3(3) and Rule 3.4 of the Mississippi
  Check Cashers Act Regulations.

These violations are more particularly described in a written Report of Examination prepared by
said examiners and furnished to Licensee; and

WHEREAS, Licensee has decided that he/she/it does not desire to contest the findings
and violations noted in the aforesaid Report of Examination and does not desire to request a
public hearing on the matters contained in said Report of Examination, and instead desires to
fully and finally settle this matter with DBCF without a public hearing on the terms and
conditions set forth herein; and,
WHEREAS, Licensee understands that this Settlement Agreement has the same force
and effect as an Order of the DBCF entered after a public hearing on the matters contained in the
Report of Examination, that this Settlement Agreement is a public record, and that this
Settlement Agreement and the civil money penalties imposed and refunds required herein will be
published on the website maintained by DBCF wherein the official acts and orders of DBCF are
posted;

NOW THEREFORE, PREMISES CONSIDERED, Licensee hereby agrees to pay
a civil money penalty in the total amount of $1,000.00 to DBCF.

Express Check Advance of Mississippi, LLC

By: [Signature]

Anthony Scales

DEPARTMENT OF BANKING
AND CONSUMER FINANCE

By: [Signature]

Jerry T. Wilson, Commissioner