

STATE OF NEBRASKA
Department of Banking & Finance

IN THE MATTER OF:)
)
FCFS CO, Inc.)
d/b/a First Cash Pawn, Mister Money)
326 West 27th Street, Scottsbluff)
Scotts Bluff County, Nebraska; and)
)
Ricky L. Wessel, President)
690 East Lamar Boulevard, Suite 400)
Arlington, Texas 76011;)
)
Respondents.)

CONSENT ORDER

THIS MATTER comes before the Nebraska Department of Banking and Finance (“Department”), by and through its Director, pursuant to its authority under the Delayed Deposit Services Licensing Act, Neb. Rev. Stat. §§ 45-901 to 45-930 (Reissue 2010; Cum. Supp. 2014) (“the Act”). Pursuant to Neb. Rev. Stat. §§ 45-922 and 45-925 (Reissue 2010), the Department has investigated the acts of FCFS CO, Inc., d/b/a First Cash Pawn, Mister Money, 326 West 27th Street, Scottsbluff, Scotts Bluff County, Nebraska (“FCFS”), and Ricky L. Wessel (“Wessel”), President thereof (collectively, “Respondents”). On March 25, 2015, the Department issued a Findings of Fact, Conclusions of Law, and Order to Show Cause to Respondents (“Show Cause Order”).

The Show Cause Order ordered Respondents to show cause why FCFS’ Delayed Deposit Services Business License should not be suspended or revoked and/or why a fine, not to exceed Five Thousand Dollars (\$5,000.00) per violation and costs, including a reasonable amount for the time incurred by the Department staff, should not be imposed upon them, either jointly or severally, and scheduled a hearing for May 6, 2015, which has been continued until June 16,

2015. In resolution of the matters set forth in the Show Cause Order, the Director and Respondents enter into the following Consent Order and hereby agree as follows:

CONSENT ORDER

Stipulations: In connection with this Consent Order, Respondents and the Director stipulate to the following:

1. The Department has jurisdiction as to all matters herein.
2. An Order should be entered in this matter, which shall be in lieu of all other proceedings by the Department against Respondents, except as specifically referenced in this Order.

Respondents further represent as follows:

1. Respondents are aware of their right to a hearing on this matter at which they may be represented by counsel, present evidence, and cross-examine witnesses. The right to such a hearing and any related appeal on all matters covered by this Order is irrevocably waived.
2. In voluntarily entering into this Order, Respondents are acting free from any duress or coercion of any kind or nature.
3. Respondents agree to take whatever action is necessary to ensure compliance with all provisions of the Act in the future. If, at any time, the Department determines that Respondents, either jointly or severally, have committed any other violations of the Act, the Department may take any action available to it under the Act.

IT IS THEREFORE ORDERED as follows:

1. Within ten days after the effective date of this Order, Respondents shall pay a fine in the amount of Twenty Thousand Dollars (\$20,000.00).

2. Within ten days after the effective date of this Order, Respondents shall pay the Department's investigation costs in the amount of Five Thousand Dollars (\$5,000.00).

3. The total amount of the fine, Twenty Thousand Dollars (\$20,000.00), plus the total amount of investigation costs, Five Thousand Dollars (\$5,000.00), shall be payable in one check or money order in the amount of Twenty-Five Thousand Dollars (\$25,000.00) to the Department.

4. Respondents shall provide progress reports to the Department on or before June 1, 2015, July 1, 2015, and August 1, 2015. The reports shall contain a detailed description of the action Respondents have taken to comply with the Act. The reports shall identify any challenges Respondents are facing and their plan for overcoming said challenges. The reports shall also identify Respondents' plan for continued improvement.

5. FCFS will be examined by the Department no later than August 15, 2015 ("Exam"). The results of the Exam must confirm that Respondents are complying with the Act.

6. The Department will bill, and Respondents agree to pay, all costs associated with the Exam. Such costs may include, but are not limited to, an hourly fee for examiner time, including travel time, and reimbursement for examiner mileage, meals, lodging, and related expenses.

7. In the event that Respondents fail to comply with any of the provisions of this Consent Order, or the Exam results are not satisfactory to the Department, the Department may commence such action as it deems necessary and appropriate in the public interest.

8. The Director shall vacate the Show Cause Order and cancel the Show Cause hearing on this matter by separate Order of the Department within ten business days after Respondents comply with Conditions 1, 2, and 3 of this Consent Order. A copy of said Order shall be provided to Respondents.

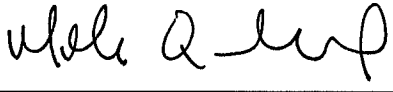
IT IS FURTHER ORDERED that for any person or entity not a party to this Consent Order, this Consent Order does not limit or create any private rights or remedies against Respondents, limit or create liability of Respondents, or limit or create any defenses for the Respondents to any claims.

Nothing herein shall preclude the State of Nebraska, its departments, agencies, board, commission, authorities, political subdivisions, and corporation, other than the Department (collectively, "State Entities") and the officers, agents or employees of State Entities from asserting any claims, causes of action, or applications for compensatory, nominal and/or punitive damages, administrative, civil, criminal, or injunctive relief against Respondents in connection with the subject matter of this Consent Order.

The effective date of this Order will be the date of the Director's signature.


DATED this 20th day of May 2015.

**STATE OF NEBRASKA
DEPARTMENT OF BANKING AND FINANCE**

By: 
Mark Quandahl, Director
1526 K Street, Suite 300
Lincoln, Nebraska 68508
(402) 471-2171

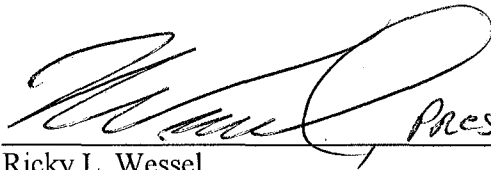
DATED this 18th day of MAY 2015.

**FCFS CO, INC.
D/B/A FIRST CASH PAWN, MISTER MONEY**

By:  Pres.
Ricky L. Wessel, President
690 East Lamar Boulevard, Suite 400
Arlington, Texas 76011
(817) 505-3134

DATED this 18th day of May 2015.

RICKY L. WESSEL

By:  Pres

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690 East Lamar Boulevard, Suite 400
Arlington, Texas 76011
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