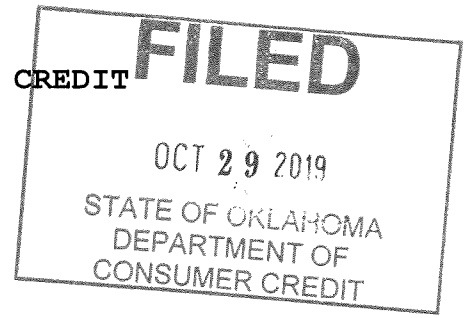


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
ACAC, INC.,)
D/B/A APPROVED CASH,)
(DDL00711),)
)
Respondent)

Case No. 19-0265-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, ACAC, Inc. d/b/a Approved Cash (DDL00711), ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive proper service in this matter. Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) Petitioner restates and incorporates by reference the allegations made by Petitioner in the Notice of Hearing filed in this matter.

a. Respondent is a licensed deferred deposit lender in the State of Oklahoma, license number DDL00711, address of record at 1800 S. Air Depot, Midwest City, OK 73110.

b. Respondent is a foreign for profit business corporation under the jurisdiction of the State of Delaware, Oklahoma Secretary of State filing number 2312204889, active filing status.

c. On May 30, 2019 through June 14, 2019, Scott White, Sherri Schroder and Sarah Reynolds, Consumer Credit Examiners, conducted an examination of Respondent at Respondent's business location at 1800 S. Air Depot, Midwest City, OK 73110. During the course of the examination, violations were found.

d. Respondent charged and collected additional legal fees not allowed by statute on consumer accounts. This occurred in 107 transactions.

e. Respondent charged consumers a processing fee of \$15.00 despite disclosing to the consumers that the processing fee on a repayment plan was \$0.00. This occurred in 26 transactions.

f. Respondent accepted an undated instrument in 4 transactions.

(2) Respondent does not admit to the allegations made by Petitioner in the Notice of Hearing filed in this matter and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent agrees to pay a \$66,500.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before October 29, 2019.

(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 19-0265-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 14 O.S. § 6-113(4).



Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 10/29/19



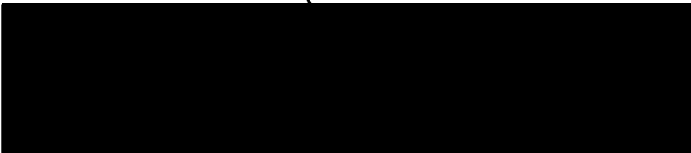
ACAC, Inc. d/b/a
Approved Cash

Dated: _____

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0265-DIS

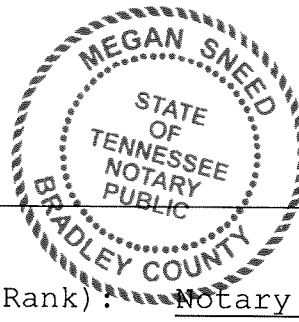
STATE OF TN)
)
COUNTY OF Bradley)

Signed and sworn to (or affirmed) before me on Oct. 28 2019
by Emily Gilham of ACAC, Inc. d/b/a Approved Cash.



Approved Cash

(Seal, if any)



Title (and Rank): Notary Public

My commission expires:

9/27/21