

MAINE STATE LEGISLATURE

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STATE OF MAINE
DEPARTMENT OF PROFESSIONAL
AND FINANCIAL REGULATION
BUREAU OF CONSUMER CREDIT PROTECTION
35 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0035

PAUL R. LEPAGE
GOVERNOR

William N. Lund
SUPERINTENDENT

MEMORANDUM

TO: Representative Henry Beck
House of Representatives
2 State House Station

FROM: William N. Lund, Superintendent
Bureau of Consumer Credit Protection
35 State House Station

RE: Report on Payday Lending Activities

DATE: February 8, 2013

Introduction

You requested a summary of payday lending activity affecting Maine residents. This report references applicable statutes, including licensing and interest rate caps; it summarizes the types of consumer complaints received by the staff of the Bureau of Consumer Credit Protection (“the bureau”); and it discusses the prevalence of internet-based payday lending, and the collection of debts allegedly due as the result of that lending. The report includes two appendices: Appendix #1 is the roster of the 12 companies currently licensed and bonded with the bureau as payday lenders; and Appendix #2 details 86 complaints against payday lenders received between January, 2012 and January, 2013, including the consumer’s municipality, the name and address of the payday lender, and details of the bureau staff’s resolution of each case.

Summary

Payday loans are short-term, high interest rate, unsecured loans. The term “payday loan” derives from the fact that historically, workers borrowed money on Monday and promised to repay the advance, with interest, on Friday, which was traditionally “payday.”

Maine law currently limits the interest rate on unsecured loans of less than \$2,000 to 30% APR. In the alternative, lenders can charge \$15 on a loan between \$75 and \$250, or \$25 on a loan in excess of \$250. Payday lenders, by contrast, often charge 25% *per week*, for



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the equivalent of 1300% APR. Despite these exceedingly high rates, hundreds of Maine consumers desperate for credit seek out unlicensed lenders over the internet, and provide their bank account information to the lenders. The lenders deposit funds in the consumers' accounts, then soon thereafter begin debiting funds from those accounts. For a loan of \$100, internet lenders often begin deducting \$25 in interest each week. At a 25% interest rate, after two months the consumer would have paid \$200 for the \$100 loan, with the principal (\$100) still due and owing.

If consumers default on the loans, by not having sufficient funds in their accounts or by closing their accounts, many of these debts are given to unlicensed debt collectors who use aggressive, often illegal tactics to collect the debts.

As regulators, bureau staffers are often frustrated in their efforts to assist consumers in debt to payday lenders, since the actual locations of the lenders or collectors hired by them are not known. Of those whose whereabouts are known, several large lenders are situated on Native American reservations in other states, and assert that tribal law supersedes state laws. While bureau staff has a great deal of success in individual cases obtaining refunds or convincing lenders to abandon the alleged debts, getting control of this activity is a priority for regulators in Maine, in other states, and at the federal level within the new Consumer Financial Protection Bureau (CFPB).

Applicable Law

Consumer lenders, including payday lenders, are required to obtain a "Supervised lender" license; 9-A MRS sec. 2-301. The Legislature, understanding the importance of asserting jurisdiction over payday lenders located in distant states, made clear that Maine law requires a license of all payday lenders doing business with Maine residents, "wherever [the lender is] located," 9-A MRS sec.1-201(1)(C).

Interest rate caps for small, unsecured loans are found in the Consumer Credit Code, Title 9-A MRS sec. 2-401. For loans of \$2,000 or less, the cap is 30%. For any amount greater than \$2,000 that does not exceed \$4,000, the ceiling is 24%. Amounts greater than \$4,000 are subject to an 18% rate cap.

Maine law also provides that lenders, instead of using the above schedule, can assess a so-called "minimum finance charge" of \$15 for a loan from \$75 to \$250, or \$25 for a loan in excess of \$250, regardless of the term (length of time for repayment); *see* 9-A MRS sec. 2-401(7).

For several years in the mid-2000's, certain national banks made payday loans, and asserted that federal preemption superseded any state laws, including interest rate caps. However, given the regulatory attention paid to national banks soon thereafter, they were encouraged, then required, by their respective federal regulators (the Office of the Comptroller or the Office of Thrift Supervision) to get out of the payday loan business.

In recent years, some internet-based payday lenders have located themselves on Native American reservations in Oklahoma, Nebraska and other states. These lenders claim that state law is inapplicable to them since they are governed solely by Tribal law and procedure.

Finally, a review of consumer complaints reveals that some internet payday lenders are located in such places as Nevis, West Indies; the Island of Malta (in the Mediterranean); British Columbia, Canada; and in England. These companies, like the Native American-based lenders, claim that state laws are not applicable to them, as foreign, sovereign entities.

Lending and Collection Process

The internet features hundreds, if not thousands, of payday lenders. If a Maine consumer provides to such a lender the consumer's bank account information, including the bank number and routing number of their checking account, the lender, wherever located, can electrically deposit funds into the consumer's account. That same bank information, however, permits the lender to subsequently debit funds from the account. The contracts the consumers sign electronically result in weekly renewal (a "rolling-over") of the debts, and the weekly debits are designed to compensate the lender for interest only, leaving the principal untouched in order to earn more high interest the following week.

The most common interest rate charged is \$25 per \$100 per week, for a weekly percentage rate of 25% and an equivalent annual percentage rate of 1300%. After paying on a \$100 loan for 2 months, the consumer has paid a total of \$200 in interest, and still owes the original debt of \$100. After four months, the consumer has paid \$400 on the \$100 loan, but the principal debt is still owed.

The average dollar amount extended in an internet payday loan, in the experience of bureau staff assisting Maine consumers, is between \$250 and \$300, although many consumers have borrowed \$1,000 or more from a lender. However, many consumers, as many as one-fourth of those who seek assistance from the bureau, owe money to more than one payday lender. Several consumers have contacted the bureau after finding themselves in debt to five or more separate lenders, and in total amounts in excess of \$5,000. Clearly, these consumers have fallen into the trap of using proceeds from one payday loan to pay the weekly interest charges assessed by other payday lenders.

Another troubling development occurs when a consumer stops paying the alleged payday loan debt, usually by working with their own financial institution to close the account from which the debits are being taken, or by having their institution reject claims for payment from the lender. The accounts are then commonly assigned to unlicensed, out-of-state debt collectors, and the consumers are subject to a barrage of phone calls threatening civil action or even the institution of criminal proceedings. These are all specious threats – in the bureau's experience not a single unlicensed internet-based payday lender has ever used the Maine court system to advance a claim – but the calls take an emotional toll on the consumer, and communications sometimes include calls to the consumers' places of work or to their supervisors. As in the case of the unlicensed lenders, these unlicensed collectors pose a challenge to bureau staff, since their whereabouts are purposely hidden, and since they use phone-masking technology to "spoof" or disguise their outgoing telephone numbers.

Current Roster of Licensed Companies

Attached as Appendix #1 is a list of 12 companies that currently hold valid Maine Payday Lending licenses. Under the state's Consumer Credit Code, these licenses are a sub-

category of a “supervised lender” license (*see* 9-A MRS sec. 2-301 and 2-302). However, these lenders do not make mortgage loans secured by real estate, nor do they generally make loans secured by collateral such as automobiles.

Licensed companies conduct business within the regulatory structure of Maine law, including the interest rate caps. In addition, before receiving their 2-year license they had to demonstrate to the bureau a net worth of at least \$25,000, and post a surety bond in the amount of \$50,000.

The bureau has not received consumer complaints about licensed lenders. However, in cases of complaints against other categories of licensed entities, staff obtains quick, substantive responses. The companies know that responding promptly and fully to complaints is a condition of continued licensure, and they also understand that the bureau can access the funds represented by the surety bond if a consumer can demonstrate they’ve been financially harmed by the actions of a licensed, bonded entity. Licensed companies are also subject to compliance examinations conducted by bureau personnel, so the state has a way to monitor the operations of licensed entities.

Bureau’s Regulatory Approach to Complaints Against Unlicensed Companies

The bureau’s assistance to consumers who contact staff requesting assistance with alleged debts owed to unlicensed payday lenders can take many forms:

a) Information. When consumers contact bureau staff, they are usually distraught, embarrassed and confused. They have been receiving collection calls, often abusive calls, regarding debts they took out from lenders they did not know. They believe (and are often told by the collectors) they will be sued or even subject to the filing of a criminal complaint against them. So the staff’s first approach is informational, reassuring the consumers that they will *not* be sued (staff’s research as not revealed a single case in which out-of-state, unlicensed lenders have filed civil actions in state courts), nor will their wages be garnished, nor do they legally owe any payback except the amount of the original loan principal (since the penalty for unlicensed lending under Maine law is a forgiving of all interest; 9-A MRS sec. 5-201(2)). Consumers empowered by this information can deal more effectively with payday collection calls, and they can also communicate with their own banks secure in the knowledge that they have rights to prevent future access to their checking accounts at the financial institutions.

b) Contacting those lenders for which staff can find an address. If bureau staff can locate a mailing address for the lender, the bureau will send a letter explaining the penalty for unlicensed lending, and stating that, upon the advice of the bureau, the consumer will be repaying principal but will not be paying any interest on the loan. This proposal is often accepted by those lenders hoping to minimize regulatory attention. Attached as Appendix #2 is a summary of consumer assistance received during the most recent 12-month period, titled “Payday Loan Complaints.” A reader will see that several of the “resolution detail” reflect outcomes such as “[lender] agreed to accept balance of loan ...; efforts to collect excel interest will cease”; “[lender] agreed to settle the account with consumer paying solely the ... principal”; and “balance reduced to \$0.”

c) Issuing and posting “Cease & Desist” orders. Since most Maine consumers find internet-based lenders by conducting web searches, staff of the bureau has found it

effective to issue Cease & Desist orders against non-compliance companies, and to post those orders on the bureau's website (www.Credit.Maine.gov) in an easily-read format. Search engines such as Google and others then pick up the information and provide it to any consumer in Maine or in any other state who takes the time to conduct a modicum of "due diligence" research before authorizing the lender to access the consumer's bank account.

The CFPB Takes Interest

When Congress established the new federal agency, the Consumer Financial Protection Bureau (CFPB), it directed that agency to take steps to regulate the payday lending industry. The CFPB has initiated that process as one of its early enforcement efforts. The Maine bureau sent its staff attorney, Eric Wright, to a meeting in New York City in January, 2013 to meet with CFPB regulators, as well as with regulators from other states. All participants are hopeful that improved communication, together with the strong authority granted to the CFPB, will curtail some payday lending activity.

One weakness in the CFPB's approach is that unlike state law containing interest caps and other usury limits, no such limits are found in federal law. However, the collection tactics used by some of the debt collectors violate the federal Fair Debt Collection Practices Act, so that may give the CFPB some much-needed leverage.

Conclusion

In order to meet short-term cash needs, Mainers in droves are turning to payday loans, despite the high costs and the risks of doing business with unknown lenders in unknown locations. It's an epidemic, made more frustrating because of the inabilities of state regulators to effectively pursue these lenders or their collectors to force compliance with the state's licensing, lending and collection laws.

ATTACHMENTS (2)

PAYDAY LENDERS
STATE OF MAINE – DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF CONSUMER CREDIT PROTECTION

Name	Certificate Number	First Issue Date	Current Issue Date	Expiration Date
CASH X-PRESS R.L. Hatch HOLDINGS, INC. DBA 575 MAIN ST BANGOR, ME 04401-6823	PLM7408	Dec 15, 2004	Sep 30, 2012	Sep 30, 2014
CHECK 'N GO 4540 COOPER RD STE 200 CINCINNATI, OH 45242-5649	PLM9084	Nov 21, 2006	Sep 30, 2012	Sep 30, 2014
CNU OF MAINE LLC DBA CASHNETUSA 200 W JACKSON BLVD STE 1400 CHICAGO, IL 60606-6910	PLM11426	Oct 28, 2009	Sep 30, 2011	Sep 30, 2013
DBA CASHNETUSA	PLM11426	(See CNU of MAINE, LLC)		
PAYDAY ONE PDO FINANCIAL LLC DBA 4150 INTERNATIONAL PLZ STE 400 FORT WORTH, TX 76109-4819	PLM9049	Oct 10, 2006	Sep 30, 2012	Sep 30, 2014
PDO FINANCIAL LLC DBA	PLM9049	(See PAYDAY ONE)		
R.L. HATCH HOLDINGS, INC. DBA	PLM7408	(See CASH X-PRESS)		
REPUBLICASH LLC 364 ELM ST BIDDEFORD, ME 04005-3012	PLB7963	Sep 30, 2005	Sep 30, 2011	Sep 30, 2013
REPUBLICASH LLC 726 ROOSEVELT TRL WINDHAM, ME 04062-5272	PLB9604	Jul 20, 2007	Sep 30, 2012	Sep 30, 2014
REPUBLICASH LLC 895 LISBON ST LEWISTON, ME 04240-6126	PLB6356	Jun 02, 2003	Sep 30, 2012	Sep 30, 2014
REPUBLICASH LLC 789 MAIN ST SANFORD, ME 04073-3536	PLB11220	May 04, 2009	Sep 30, 2012	Sep 30, 2014
REPUBLICASH LLC 1124 BRIGHTON AVE PORTLAND, ME 04102-1029	PLM5713	May 02, 2002	Sep 30, 2011	Sep 30, 2013
REPUBLICASH LLC 682 MAIN ST SOUTH PORTLAND, ME 04106-5421	PLB11584	Apr 05, 2010	Sep 30, 2011	Sep 30, 2013
REPUBLICASH LLC 155 MAINE MALL RD SOUTH PORTLAND, ME 04106-2310	PLB12151	Oct 24, 2011	Oct 24, 2011	Sep 30, 2013
SGS MONEY SERVICES, INC. 201 E ABRAM ST STE 120 ARLINGTON, TX 76010-1146	PLM12318	Apr 12, 2012	Apr 12, 2012	Sep 30, 2013

Appendix 2

PAYDAY LOAN COMPLAINTS

Jan. 2012 - Jan. 2013

Case ID	Date Opened	Residence of Complainant	Payday Lender	Lender Address	Resolution	Resolution Detail
15992	1/19/2012	WATERVILLE	THE VIP LOAN SHOP	HUNKINS WATERFRONT PLAZA STE 556, MAIN ST, CHARLESTOWN, NEVIS, WEST INDIES	4/5/2012 LETTER OF EXPLANATION	VIP Loan Shop agreed to accept balance of loan. and then close the account. The efforts to collect excess interest will cease.
16074	2/1/2012	VERONA ISLAND	THINK CASH	93 MACK RD STE 600, PO BOX 225, BOX ELDER, MT 59521	4/18/2012 CONFIRMED CLOSING	Company was "servicing" this loan, which was apparently taken out through the First Bank of Delaware. Advised consumer of her rights under the FDCPA.
16075	2/1/2012	VERONA ISLAND	TLCFASTCASH.COM	247 GREEN ST, SAN FRANCISCO, CA 94133	4/23/2012 CONFIRMED CLOSING	Unable to locate valid address for this payday lender.
16087	2/3/2012	OLD TOWN	BIG SKY CASH	PO BOX 128, TIMBER LAKE, SD 57656-0128	2/22/2012 DISMISSED WITHOUT FINDINGS	Consumer did not respond to calls and e-mails. Case remains open for more information.
16142	2/14/2012	BANGOR	PAYDAYMAX LOAN	THE HALLMARK BUILDING STE 227, OLD AIRPORT RD, THE VALLEY, ANGUILLA, BRITISH WEST INDIES		Advised consumer that lender not licensed; finance charge and other fees excessive or not allowed
16150	2/15/2012	STETSON	USA CASH EXPRESS	1800 ASHBOURNE RD UNIT 29729, ELKIND PARK, PA 19027-2573		Case remains open
16159	2/16/2012	BUXTON	FEDERAL FINANCIAL SERVICES LIMITED	107 GREAT NORTHERN HOUSE, 275 DEANSGATE, M3 4EL, MANCHESTER, ENGLAND	2/16/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16160	2/16/2012	BUXTON	MY CASH NOW, INC	207-1425 MARINE DR, VPT 1B9, WEST VANCOUVER, BRITISH COLUMBIA, CANADA	2/16/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16161	2/16/2012	BUXTON	FOUR SEASONS CASH	623 MAIN ST, PO BOX 320, TIMBER LAKE, SD 57656-0320		Case remains open

Case ID	Date Opened	Residence of Complainant	Payday Lender	Lender Address	Resolution	Resolution Detail
16183	2/17/2012	BANGOR	PAYDAYMAX LOAN	THE HALLMARK BUILDING STE 227, OLD AIRPORT RD, THE VALLEY, ANGUILLA, BRITISH WEST INDIES	2/17/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16225	2/27/2012	BURNHAM	VIP CASH	2920 N GREEN VALLEY PKWY STE 514, HENDERSON, NV 89014- 0415	3/23/2012 LETTER OF EXPLANATION	VIP agreed to settle the account with consumer paying solely the balance of the principal that she still owes (\$330).
16331	3/13/2012	JAY	ONE CLICK CASH	52946 HIGHWAY 12 STE 3, NIOBRARA, NE 68760-7085		Case remains open
16384	3/20/2012	PERU	500 FAST CASH	515-G SOUTH EAST, MIAMI, OK 74355	3/23/2012 LETTER OF EXPLANATION	Cease and Desist (C&D) already issued
16385	3/20/2012	PERU	US FAST CASH	-	4/19/2012 CONFIRMED CLOSING	
16389	3/20/2012	PRESQUE ISLE	ONE CLICK CASH	52946 HIGHWAY 12 STE 3, NIOBRARA, NE 68760-7085	3/21/2012 CONFIRMED CLOSING	C&D already issued against this payday lender, which is located on Native American land
16486	4/4/2012	OWLS HEAD	WESTERN SKY	PO BOX 370, TIMBER LAKE, SD, 57656-0370		Case remains open
16519	4/11/2012	LIMERICK	FLASHLOANS	PO BOX 671468, MARIETTA, GA 30006-0025		Case remains open
16609	4/30/2012	PRESQUE ISLE	PAYDAY LOANS	MILWAUKEE, WI	4/30/2012 LETTER OF EXPLANATION	Unable to locate or contact this internet-based company
16620	5/2/2012	SCARBOROUGH	USA CASH EXPRESS	1800 ASHBOURNE RD UNIT 29729, ELKIND PARK, PA 19027-2573	6/22/2012 CONFIRMED CLOSING	Mail was returned & consumer was unable to obtain any other address; issued C&D order and closed file.
16674	5/15/2012	WINSLOW	CASH TRANSFER CENTERS	-	5/15/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16675	5/15/2012	WINSLOW	THINK CASH	PO BOX 37727, PHILADELPHIA, PA 19101- 5027	5/15/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16676	5/15/2012	WINSLOW	CASH CALL	PO BOX 66007, ANAHEIM, CA 92816-6007	5/15/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16677	5/15/2012	WINSLOW	MY CASH NOW	511 BROAD ST, CHATTANOOGA, TN 37402-1222	5/15/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16678	5/15/2012	WINSLOW	500 FAST CASH	515-G SOUTH EAST, MIAMI, OK 74355	5/15/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed

Case ID	Date Opened	Residence of Complainant	Payday Lender	Lender Address	Resolution	Resolution Detail
16684	5/16/2012	WINSLOW	EASTSIDE LENDERS	2711 CENTERVILLE RD, WILMINGTON, DE 19808-1660	5/16/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16685	5/16/2012	WINSLOW	CASH NET USA	-	5/16/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16686	5/16/2012	WINSLOW	MYPAYDAYLOAN.COM	-	5/16/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16696	5/17/2012	STARKS	CASHCALL INC	1600 S DOUGLASS RD, ANAHEIM, CA 92806-5948	9/28/2012 LETTER OF EXPLANATION	Obtained reduction of interest to 18%
16703	5/21/2012	HOWLAND	CMG GROUP	-	5/21/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
16720	5/23/2012	DEXTER	500 FAST CASH	515-G SOUTH EAST, MIAMI, OK 74355	6/8/2012 CONFIRMED CLOSING	Consumer took out \$450 payday loan with Native American company. Case remains open. Consumer wants to be "excused" from debt. Advised consumer on how to deal with her situation.
16728	5/23/2012	HOPE	ADVANCEMETODAY.COM	PO BOX 1823, PAULS AVE, KINGSTOWN, ST VINCENT 1823		Case remains open
16755	5/30/2012	HOPE	PLAIN GREEN LOANS	93 MACK ROAD STE 600, PO BOX 270, BOX ELDER, MT 59521-0270	9/29/2012 LETTER OR EXPLANATION	Collection activity ceased
16758	5/30/2012	HOPE	MY CASH NOW	THE HALLMARK BUILDING, OLD AIRPORT RD, ANGUILLA, BRITISH WEST INDIES		Advised not licensed, finance charge and other fees excessive or not allowed
16759	5/30/2012	HOPE	PAYDAY MAX	THE HALLMARK BUILDING STE 227, OLD AIRPORT RD, THE VALLEY, ANGUILLA, BRITISH WEST INDIES		Consumer requesting offset and/or refund
16760	5/30/2012	HOPE	GREAT PLAINS LOANS	2274 S 1300 E STE G15 #373, SALT LAKE CITY, UT 84106-2882		Case remains open
16785	6/4/2012	HERMON	UNITED CASH LOANS	3531 P ST NW, MIAMI, OK 74354-1904	6/8/2012 CONFIRMED CLOSING	Already issued C&D against this payday lender.
16786	6/4/2012	HERMON	PLAIN GREEN LOANS	93 MACK ROAD STE 600, PO BOX 270, BOX ELDER, MT 59521-0270	6/22/2012 CONFIRMED CLOSING	Already issued a C&D against this company. Case remains open. They're located on Chippewa Cree nation land. Advised consumer of her rights.

Case ID	Date Opened	Residence of Complainant	Payday Lender	Lender Address	Resolution	Resolution Detail
16787	6/4/2012	HERMON	PLAIN GREEN LOANS	93 MACK ROAD STE 600, PO BOX 270, BOX ELDER, MT 59521-0270	6/7/2012 CONFIRMED CLOSING	Combine with Case #16786.
16820	6/8/2012	BRUNSWICK	PAYDAY MAX	THE HALLMARK BUILDING STE 227, OLD AIRPORT RD, THE VALLEY, ANGUILLA, BRITISH WEST INDIES	7/9/2012, 7/16/2012 CONFIRMED CLOSING	Company is in British West Indies & never responded. C&D order issued and posted on searchable agency website.
16836	6/12/2012	WINSLOW	PAYDAY ONE	4150 INTERNATIONAL PLZ STE 400, FORT WORTH, TX 76109-4819		Case remains open
16851	6/15/2012	SACO	PRUDENTIAL LEGAL DEPARTMENT	-	6/20/2012 CONFIRMED CLOSING	Scam company; consumer could not provide address for company; bureau also unable to obtain it. Advised consumer of her rights.
16870	6/18/2012	ANSON	PAYMENT DIRECT	299 S MAIN ST FL 13, SALT LAKE CITY, UT 84111-1919	7/12/2012 CONFIRMED CLOSING	No contact information was available for this company. Case remains open. Lender is located on an American Indian reservation in Miami, OK.
16871	6/18/2012	ANSON	STAR CASH PROCESSING	3531 P ST NW, MIAMI, OK 74354-1904	6/27/2012 CONFIRMED CLOSING	Consumer has multiple payday loans; she overpaid this one by <i>de minimus</i> amount; bureau will focus on larger debts.
16872	6/18/2012	ANSON	US FAST CASH	-	6/27/2012 CONFIRMED CLOSING	Bureau already issued and posted a C&D order against this company.
16890	6/21/2012	OWLS HEAD	US FAST CASH	-	6/26/2012 LETTER OF EXPLANATION	Bureau already issued a C&D order against this company. Case remains open. Provided consumer with a copy of order along with legal information.
16891	6/21/2012	ELLSWORTH	MYPAYDAYLOAN.COM	-		Case remains open.
17136	8/10/2012	CHARLOTTE (NC)	UNITED CASH LOANS	3531 P ST NW, MIAMI, OK 74354-1904	8/10/2012 REFERRAL TO OTHER GOVERNMENT AGENCY	NC consumer with a payday loan complaint. Referral to CFPB (federal Consumer Financial Protection Bureau)
17140	8/10/2012	WILTON	MY CASH GUARDIAN	-	8/14/2012 CONFIRMED CLOSING	Company (location unknown) withdrew \$29.95 from her checking account. Instructed consumer to dispute debit with bank and recover funds from unauthorized action.
17206	8/23/2012	LITCHFIELD	AMERILOAN	PO BOX 111, MIAMI, OK 74355-0111	8/23/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
17207	8/23/2012	OLD TOWN	CASH CALL	PO BOX 66007, ANAHEIM, CA 92816-6007	8/23/2012 LETTER OF EXPLANATION	Case remains open

Case ID	Date Opened	Residence of Complainant	Payday Lender	Lender Address	Resolution	Resolution Detail
17223	8/27/2012	NORRIDGEWOCK	UNKNOWN	-	9/11/2012 CLOSED WITHOUT FINDINGS	Consumer was unable to determine the name or address of the collection agency collecting payday loan debts.
17238	8/30/2012	CAMDEN	VANDELIERE GROUP LLC	PO BOX 411056, KANSAS CITY, MO 64141-1056		Case remains open
17296	9/12/2012	MACHIAS	CASH NET USA	-	9/27/2012 CONFIRMED CLOSING	Explanation provided to Consumer
17297	9/12/2012	ELLSWORTH	CASHCALL INC	1600 S DOUGLASS RD, ANAHEIM, CA 92806-5948	9/24/2012 LETTER OF EXPLANATION	Recovered \$2,500. Case remains open.
17298	9/12/2012	BRUNSWICK	CASHCALL INC	1600 S DOUGLASS RD, ANAHEIM, CA 92806-5948	12/19/2012 CONFIRMED CLOSING	The company agreed to convert remaining loan balance to 18% APR payback rate.
17304	9/13/2012	PORTLAND	EVEREST CASH ADVANCE	PO BOX 636, NEVIS, WEST INDIES		Case remains open
17307	9/14/2012	FRENCHVILLE	500 FAST CASH	515-G SOUTH EAST, MIAMI, OK 74355	9/14/2012 LETTER OF EXPLANATION	Payday lender on Native American land. Case remains open. Already issued a C&D against lender on 10/24/2011.
17343	9/25/2012	BREWER	VIP LOAN SHOP.COM	4 SOLOMON ARCADE, CHARLESTOWN, NEVIS, WEST INDIES	9/25/2012 REFERRAL TO OTHER GOVERNMENT AGENCY	Refer to BFI (Bureau of Financial Institutions) so consumer can dispute debits with own financial institution.
17363	9/28/2012	ROCKLAND	MY CASH NOW, INC	207-1425 MARINE DR, VPT 1B9, WEST VANCOUVER, BRITISH COLUMBIA, CANADA		Case remains open
17364	9/28/2012	MADISON (WI)	PAYDAY MAX	THE HALLMARK BUILDING, OLD AIRPORT RD, ANGUILLA, BRITISH WEST INDIES	9/28/2012 REFERRAL TO OTHER GOVERNMENT AGENCY	Out of state consumer. Referral to Wisconsin AG.
17417	10/9/2012	RICHMOND	EVEREST CASH ADVANCE	PO BOX 636, NEVIS, WEST INDIES	10/12/2012 LETTER OF EXPLANATION	Company unresponsive. Case remains open. Advised consumer that lender not licensed; finance charge and other fees excessive or not allowed
17424	10/10/2012	AUGUSTA	PLAIN GREEN LOANS	93 MACK RD STE 600, PO BOX 225, BOX ELDER, MT 59521		Case remains open
17449	10/15/2012	RICHMOND	7 GREEN STREET 24	LEVEL 5, M PLAZA COMMERCIAL CENTER, BISAZZA ST, SLIEMA SLM, MALTA		Case remains open

Case ID	Date Opened	Residence of Complainant	Payday Lender	Lender Address	Resolution	Resolution Detail
17463	10/15/2012	WATERBORO	CK MARKETING	3336 E 33RD PL STE B, YUMA, AZ 85365-5200	11/20/2012 CONFIRMED CLOSING	Provided rights to consumer and explained bureau would need additional information and clarification. Requested info twice; no response from consumer.
17489	10/22/2012	BANGOR	BOTTOM DOLLAR PAYDAY	HUNKIN WATERFRONT PLAZA S, CHARLESTOWN, NEVIS, WEST INDIES	10/22/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
17495	10/23/2012	HARTLAND	CASH ADVANCE USA	-	10/23/2012 LETTER OF EXPLANATION	Advised not licensed, finance charge and other fees excessive or not allowed
17521	10/26/2012	SOUTH PORTLAND	NATIONAL CREDIT SOLUTIONS	PO BOX 15779, OKLAHOMA CITY, OK 73155-5779		Case remains open
17558	11/2/2012	POLAND	CASH IN A WINK	3422 OLD CAPITOL TRL STE 1109, WILMINGTON, DE 19808-6124	12/11/2012 CLOSING CONFIRMED	Balance reduced to \$0; collection activity ceased.
17664	11/28/2012	HOLLYWOOD (MD)	LOAN ASSISTANCE COMPANY	2780 S JONES BLVD STE 3675, LAS VEGAS, NV 89146-5628	11/28/2012 REFERRAL TO OTHER GOVERNMENT AGENCY	Out of state consumer Case remains open. Referral to federal CFPB.
17673	11/29/2012	WOODVILLE	PLAIN GREEN LOANS	93 MACK RD STE 600, PO BOX 225, BOX ELDER, MT 59521		Case remains open
17676	11/29/2012	GORHAM	CASHCALL INC	1600 S DOUGLASS RD, ANAHEIM, CA 92806-5948		Case remains open
17680	11/29/2012	LIVERMORE FALLS	UNITED CASH LOANS	3531 P ST NW, MIAMI, OK 74354-1904		Case remains open
17691	12/3/2012	POLAND	UNITED CASH LOANS	3531 P ST NW, MIAMI, OK 74354-1904	12/11/2012 CONFIRMED CLOSING	C&D already issued and posted; no further action taken.
17692	12/3/2012	POLAND	ADVANCEMETODAY.COM	-		Case remains open
17693	12/3/2012	POLAND	US FAST CASH	-	12/11/2012 CONFIRMED CLOSING	C&D already issued against company; no further action taken.
17695	12/3/2012	SACO	LACHENE & ASSOCIATES	SC	12/03/2012 LETTER OF EXPLANATION	Advised not licensed; finance charge and other fees excessive or not allowed
17701	12/4/2012	SABATTUS	VIP CASH	2920 N GREEN VALLEY PKWY STE 514, HENDERSON, NV 89014- 0415	01/07/2013 CONFIRMED CLOSING	Recovered \$696.72 for consumer; case remains open.

Case ID	Date Opened	Residence of Complainant	Payday Lender	Lender Address	Resolution	Resolution Detail
17715	12/5/2012	CORAL SPRINGS (FL)	QUICKPAYDAYTODAY.COM	PA	12/5/2012 REFERRAL TO OTHER GOVERNMENT AGENCY	Out of state consumer. Referral to Florida AG's office.
17889	1/10/2013	EAST DIXFIELD	ADVANCE AMERICA	-	01/10/2013 LETTER OF EXPLANATION	Advised not licensed; finance charge and other fees excessive or not allowed
17890	1/11/2013	AUBURN	US FAST CASH	-	1/15/2013 CONFIRMED CLOSING	Two separate complaints (also see #17891) against payday lenders on American Indian reservations, against which bureau has already issued C&D orders.
17891	1/11/2013	AUBURN	ONE CLICK CASH	52946 HIGHWAY 12 STE 3, NIOBRARA, NE 68760-7085	1/15/2013 CONFIRMED CLOSING	Two separate complaints (also see #17890) against payday lenders on American Indian reservations, against which we've already issued C&D orders.